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# *Modern Business English*

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*By Roy Davis, Clarence H. Lingham  
and William H. Stone*



PUBLISHED FOR THE UNITED STATES ARMED FORCES  
BY GINN AND COMPANY



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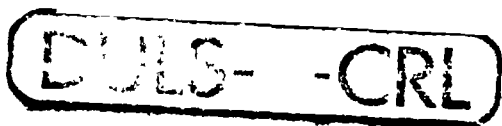
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## PREFACE

The ability to talk and write well is a highly valuable asset in business. This special edition of *Modern Business English* and the accompanying *Business English Workbook* are planned to help you acquire this ability and to develop your own powers of expression.

The practical way to learn to swim involves going into the water. Similarly a common-sense plan for becoming proficient in the use of effective language for business requires that you practice writing and speaking about actual business matters. You will find that in this book and in the accompanying workbook the illustrations and examples are all definitely associated with business letters, reports, advertisements, salesmanship, and other commercial activities.

Many of the exercises are arranged so that you can write your answers directly in the book, thus saving time and paper. First do the exercises in the book. Then check your answers carefully with the explanations in order to be sure that they are correct. Next complete the appropriate exercises in the workbook. When the workbook exercise is corrected, you can see if there are any points on which you need more study.

**Material for the Instructor.** A copy of the *Key to Modern Business English* and the *Key to Business English Workbook* will be supplied for each 20 copies of *Modern Business English* and *Business English Workbook* used in classes. Instructors may obtain further information on the procurement of this material from the education officer, orientation officer, or educational services officer. The Keys contain answers to all the exercises and suggestions for the successful conduct of the course.



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# Modern Business English

## CHAPTER I

### What is Business English?

#### Effective Expression

What are the necessary elements of effective expression? What qualities make Lincoln's famous address at Gettysburg so admirably clear and forceful? What is there in the language of a salesman that makes us understand clearly and instantly exactly what he means? What makes a good letter "good"?

Obviously, in attempting to answer such questions the subject, the listener or reader, and the language itself must be considered. Then, too, one might inquire as to who is to do the talking or writing, how much time or space has been allotted to the subject, and what is the exact purpose of the composition. In any event, it may reasonably be said that no talk or piece of writing can really be judged as wholly good or bad until the conditions under which it is to be used are carefully considered.

Anybody will admit that the solemn and rather awesome diction that so well becomes Lincoln's great address would be simply absurd in a student's letter of application for a job in a summer camp. A sentence like the following is nothing less than ridiculous: "Two score and seven weeks ago, I was graduated from the Central High School." Almost as ridiculous for almost any conceivable business purpose would be the language of the three following selections. Yet each is well suited for its evident purpose.

## Modern Business English

### 1. THE LANGUAGE OF ORATORY

Far to the south, Mr. President, separated from this section by a line, once defined in irrepressible difference, once traced in fratricidal blood, and now, thank God, but a vanishing shadow, lies the fairest and richest domain of this earth. It is the home of a brave and hospitable people. There, is centered all that can please or prosper humankind. A perfect climate above a fertile soil yields to the husbandman every product of the temperate zone. There, by night the cotton whitens beneath the stars, and by day the wheat locks the sunshine in its bearded sheaf. In the same field the clover steals the fragrance of the wind, and the tobacco catches the quick aroma of the rains. There, are mountains stored with exhaustless treasures; forests vast and primeval; and rivers that, tumbling or loitering, run wanton to the sea. Of the three essential items of all industries — cotton, iron, and wood — that region has easy control. In cotton, a fixed monopoly; in iron, proven supremacy; in timber, the reserve supply of the Republic. From this assured and permanent advantage, against which artificial conditions cannot much longer prevail, has grown an amazing system of industries. Not maintained by human contrivance of tariff or capital, afar off from the fullest and cheapest source of supply, but resting in Divine assurance, within touch of field and mine and forest; not set amid costly farms from which competition has driven the farmer in despair, but amid cheap and sunny lands, rich with agriculture, to which neither season nor soil has set a limit, — this system of industries is mounting to a splendor that shall dazzle and illumine the world.

From a speech by Henry W. Grady on "The Race Problem in the South."

### 2. LANGUAGE OF AN INTIMATE LETTER

Dearest, dear only Uncle of Me,

I would give a crown that you could see me at this moment through a powerful telescope. You would laugh for the next twelve hours. I am doing the rural after a fashion so entirely my own! To escape from the infernal

paint-smell, and the infernal noise within doors, I have erected with my own hands a gipsy tent in the garden, constructed with clothes lines, long poles, and an old, brown floor cloth! under which remarkable shade I sit in an arm chair at a small round table, with the hearth rug for carpet under my feet, writing-materials, sewing-materials, and a mind superior to fate!

Jane Welsh Carlyle to John Welsh.

### 3. A HUMOROUS DIALOGUE

"Madam," said the traveling book agent, making certain that his foot was securely inside the door, "you don't remember me."

"I remember your foot," said the Madam, "and I'll thank you to remove it."

"That was long ago," said the agent, who was used to speaking through the limitations of a crack. "I was a lad selling mops. You didn't buy one."

"No, nor now," said the Madam. "Good morning!"

"Lovely day," said the agent, "I'm not selling mops. I never sold mops. I merely tried. This is something different."

"Nothing is different from an agent," replied the Madam.

"They're all the same: vacuum cleaners, little handy what-nots. I know them all. No, thanks. Good afternoon!"

"It's still morning," said the agent, "and I represent the Surprise Publishing Company."

"I," said the Madam, "represent my husband, who is an awfully good shot. He'll be down in a minute."

From "Stirabout," by David McCord.

After reading the selections above and those below, you will certainly feel that the latter selections use a language better suited to business than do the former. Should you, however, try to explain just why the first three are unsuitable, you might find it extremely difficult to tell how you arrived at your conclusion.



## Modern Business English

### *Selections Using Language Suited to Ordinary Business Purposes*

#### 4. FROM A BUSINESS LETTER

Our relations with your firm have always been very pleasant, and we regret that the present misunderstanding has occurred. It seems clear, however, that we are in no way to blame in the matter. We must ask you therefore to send us a memorandum of credit for the goods that we are returning to you by express collect.

#### 5. FROM A BUSINESS LETTER

Dear Mr. Jones: Looking over our records today, I noticed that you bought two barrels of Oakite from us on March 14, but I note also that we have not heard from you since. The more I think about the matter, the more I wonder just what happened.

Usually when a man buys Oakite, he becomes a "repeat" customer. If he does not reorder soon after his last purchase, we feel pretty sure that he is not getting all the advantages that Oakite can give him.

#### 6. FROM THE DISCUSSION IN A BUSINESS CONFERENCE

We have a plan in our company by which our employees meet in suitable groups to listen to lectures and more informal talks. We employ a full-time instructor who gives his whole attention to the needs of our field force and the home-office employees. When he is not away working with a field class, he assembles at the home office small groups of from twenty to thirty persons. His talks are adapted to the requirements of the various groups, but, in general, he gives informal lectures about the development and history of our organization, its traditions, customs, and regulations. Very frequently, he calls upon our executives to speak before the groups, and frequently he requires written reports — if you may call them such — from the attending employees. Naturally, discussion is not only permitted but welcomed in the groups. I feel that we are thus combining effectively oral and written work.

### 7. FROM A CIRCULAR OF A COAL DEALER

Our various kinds of coal are all of the highest grade. Furthermore, they are cheaper than similar grades in this city. They are delivered at our wharf entirely by water transportation; the cheapest kind of delivery. We pass along to you the benefit of what this water carriage has saved.

No doubt, in the selections the language of which does not seem appropriate to business you could point out such expressions as "run wanton to the sea," "splendor that shall dazzle and illumine the world," "awfully good shot," and "a mind superior to fate." You are likely to feel, however, that in the language of these selections there is *a something else* that makes them inappropriate for the needs of buying and selling. This *something else* is of great importance. It is STYLE.

### Style

Style is inherent in every composition, written or oral. It can scarcely be called a quality, for it is rather the composition as a whole with reference to the general impression that it makes upon a reader or a listener. Style has been well called the *personality of composition*. We all know and *feel* how real personality is in our friends and even in casual acquaintances, but we also know how difficult personality is to define exactly and explain. In the same way, almost anybody can sense the style of anything written or spoken. A composition without a style would be about as colorless, or, rather, about as impossible, as a man or woman without a personality.

Now, if style is so basic in expression, it is important to find out some of the elements that compose it. As a matter of fact, some of these elements have long been known and have been carefully studied. No doubt many of the finer elements of style still baffle us as do those of personality,

but we do know many elements that affect expression and the manner in which they affect it.

We know, for instance, that many words common in our everyday speech (often Anglo-Saxon words) have an intimacy and directness that words derived from Latin or Greek seldom display in an English sentence. Compare *handwriting* and *chirography*, *buy* and *purchase*, *talk* and *conversation*, *skill* and *proficiency*, *building* and *edifice*. We know, also, that short sentences lean to life and raciness; balanced sentences, to emphasis and sometimes to artificiality; periodic sentences, to dignity and often pomposity; loose sentences, to ease and occasionally to incoherence. We know, too, that length of paragraphs, repetition, figures of speech, and many other matters that we may control affect style in very definite ways. In short, the *manner of expression* that we use need not be just a sort of hit-or-miss affair; we can largely determine in advance the style that seems likely to be appropriate to an occasion.

It follows, then, that we can rather deliberately write or talk in a way that seems especially suited to business affairs, provided that we first determine what type of expression is appropriate in business dealings. Of course, business language is no more limited to one standardized mode of expression than is a person to one mood. Circumstances alter cases: common sense indicates that a collection letter threatening a lawsuit about an unpaid bill is not likely to have the same tone as a letter thanking a customer for placing a large order. Nevertheless, the language of business has rather definite characteristics suited to the main purpose of business — buying and selling.

### Characteristics of Business Language

But the effective language of business cannot be any narrow and specialized jargon, for it must be as broad and varied as the enormous and diversified activities of the field it

covers. Commercial activities affect directly or indirectly almost everything in our lives. Almost anything can be, and has been, bought and sold, and effective business language must be adequate to the demands of all this buying and selling. The small storekeeper who finds that a bit of doggerel verse collects small accounts better than do formidable collection letters, obviously should stick to the doggerel. On the other hand, a dealer in costly works of art who wishes to sell a picture by an old master to a wealthy customer may find it advisable to use only the most discriminating language that he can find.

Good language in business, then, has the characteristic common to all good language anywhere: it is the language that the reader or listener thoroughly understands with the least amount of effort. Perhaps, from the point of view of business, we should add that such language should lead to the action or the result that the writer or talker has in mind. Experienced sales-letter writers insist that a good sales letter ought to "make the reader do something about it."

At this point, however, somebody is likely to ask if he is at liberty to write and talk as he pleases as long as he expresses himself effectively. The answer is, of course, *yes*, but this does not mean that one may write and talk carelessly, for the plain fact is just this: anybody who wishes to use language with real effectiveness is bound to follow rather closely the exact requirements of *good usage*.

### Good Usage

Therefore, while the language of business may be in some respects somewhat different from that of poetry, oratory, and other types of expression, it is still subject to the dictates of accepted usage. Slang and bad grammar are no more in good standing here than elsewhere. The odd thing about this statement is that often persons who have not thought very deeply about the matter suppose that in being denied

the free use of slang and bad grammar they have been deprived of something that will make their language really human and virile. Such an idea is simply not in accordance with the facts. *Good usage* does not bar any effective expression for which there is no adequate substitute, but in so doing it does not have to accept slang or any other cheap or tabooed substitutes for good language.

The basic rules or laws of good usage are founded on plain common sense, and are rather easy to understand and follow. According to these rules, an expression is approved when it is *national*, *current*, and *reputable*.

The first two requirements are simple. A word is *national* when it is generally used throughout a whole nation. For example, most Americans call the cage that conveys people from floor to floor in a building an *elevator*. The British call it a *lift*. *Elevator* is *national* in the United States; *lift*, in Great Britain. A word is *current* when it is used at the present time. *Drummer* used to be the regular term to apply to a commercial traveler, but today such expressions as *representative* and *sales agent* are preferred, and are therefore said to be *current*. A word is *reputable* when it is commonly used by speakers and writers of *good standing*. When one is in doubt about the reputability of such expressions as *O.K.*, *boom*, and *raise* (in salary), a good dictionary will generally decide the question.

In fact, a dictionary is able to settle most problems of usage if one knows how to use it. One must not think, however, that simply because a word is found in the dictionary it is in good standing, for it may be plain slang, rather local in the sense in which it is being used, or otherwise unacceptable. *Ain't* may be found in some dictionaries, but will probably be marked *illiterate* or *colloquial*. And even if a word is marked "colloquial," it often is not the best word to employ, for much, if not most, of the time a distinctly colloquial style is out of place.

Note, too, that *good usage* has something definite to say about strictly technical terms; that is, words that are especially associated with some particular activity. From the point of view of business, *good usage* rules, for example, that *wash* and *air hole*, in the technical sense that an aviator might properly employ them, are not necessarily good words to use in a business letter. Perhaps it is well also to point out here that while technical business terms like *in the red*, *tickler*, and *overhead* (charges) are not only allowable but often the best expressions in business, they are likely to be distinctly out of place when dragged in elsewhere.

### Oral English

In thinking of Business English, one is likely to have written language most prominently in mind. Oral expression, however, must not be forgotten, for ability to talk easily and correctly not only gives a person confidence in himself, but tends to win the confidence of his listener. Slovenly talk on the part of anybody connected with a firm is likely to be anything but good publicity. That a command of spoken English is of first importance in business is indicated by the fact that many of the most efficient organizations insist that employees receive intensive and careful training in oral expression, especially those who are to act as salesmen.

This book, too, recognizes the importance of being able to talk well. It considers such an accomplishment one of the greatest assets that a person entering business can have. The student will find one whole chapter entirely devoted to the subject, and he will also find oral exercises placed throughout the text to give him opportunity for varied and adequate practice.

### Action

What may be said to be the immediate purpose of most business writing and talking? The answer undoubtedly is,

to induce the reader or listener to perform a specific action: to "close the deal," "sign on the dotted line," "mail a check," or the like. But it might be difficult, probably impossible, to explain exactly just why a prospect finally does what the business man wishes him to do. We do know, however, that his emotions and feelings are likely to have considerable influence in bringing him to a final decision.

This reference to emotions and feeling opens up a vast and important field that we can scarcely glance at here. It is worth while, however, to point out that no speaker or writer is likely to use effective language unless he has been able in some way to *put himself in the place of the person whom he is addressing*. The "you" attitude, as it is often called, helps one to choose the right word, for the more nearly one understands what another person has in mind, the more likely he is to use words that will be clearly understood by that person (see page 312).

### Using Your Own Experience

Possibly, you feel that you don't know much about business, and therefore cannot write or talk about it intelligently. No doubt, you do not have any very broad or deep knowledge of such matters as salesmanship, collections, and credits. Unless, however, you are a very unusual person, you must every day be in rather close touch with many business activities. If you will open your eyes and ears and allow your imagination a little free play, you are likely to find that most of the exercises presented in this book not only are easily within your comprehension but are rather closely related to your experiences.

In any event, try to relate the discussions and the exercises in the book as closely as you can to what you actually know or can find out. Business is a large and vastly important part of American life. What is more, it is an extremely interesting part, and if you can catch its spirit, you

will find the study of Business English not only useful but genuinely entertaining.

### A Final Word

All that has been said in this chapter is simply a sort of preliminary answer to the question in the very first sentence: "What are the necessary elements of effective expression?" Business itself might well furnish an answer that could read something like this:

Buying and selling is an honorable and extremely important part of the world's work. Honorable business requires an honorable language, and as it requires that buying and selling shall be done as quickly as efficient doing will permit, its language must aid business to perform its tasks quickly and efficiently. Here, then, we may make a preliminary summary of the requirements of an effective language for business purposes. Such language

1. Obeys the requirements of *good usage*.
2. Uses a style appropriate to the circumstances.
3. Is accurate, clear, and concise.
4. Is courteous and tactful.
5. Is always honest and sincere.

In the chapters that follow, you will study in detail how to write and speak such a language.

### Exercise 1 • Oral or Written

1. Point out definite ways in which the language of the selections from everyday talk, oratory, etc. on pages 2-3 differs in expression from the business-letter selections and other examples of business language on pages 4-5. For suggestions regarding the effect of words, sentences, etc. on style, see page 6. You need not, however, limit your comparisons to these suggestions, but should comment on any other matters that seem to you to affect the style of the selections.



**B.** Point out definite words or phrases in the examples of business language referred to above that seem to make them especially suitable for business purposes.

### Exercise 2

Express in plain, everyday language the meaning of the selection (page 2) illustrating the language of oratory. Obey the requirements of *good usage*.

### Exercise 3

Bring to class four paragraphs, each of which you consider an example of good English that is, however, not likely to be suitable for ordinary business purposes. Point out, in each, two specific ways in which they differ from ordinary business writing.

### Exercise 4

Discuss the acceptability of each of the following underlined expressions from the point of view of *good usage*. Be ready to state specifically the standing of each expression with reference to the terms *national*, *current*, and *reputable*. Point out any of the underlined expressions that you think *good usage* would justify as technical. Don't guess at the answers; use your dictionary.

1. They say that stocks will boom next year.
2. Mr. John J. Annand, Esq. (from an envelope address).
3. Bill nicked me for twenty simoleons before he left town.
4. A private lift takes you up to his office.
5. Don't dun him; he'll pay you when he can.
6. Please advise us by wire of your decision.
7. Perchance you may be right after all.
8. I'm half inclined to be bearish on stocks just now.
9. I'll okay (O.K.) his acting if he keeps away from tragedy.
10. Our books were in the red for nearly five years.
11. I returned the tickets to him as per your suggestion.

## **Exercise 5**

Bring to class two business letters, one of which you consider good and the other poor.

*A.* Be ready to give specific reasons why you consider one letter satisfactory and the other unsatisfactory.

*B.* Rewrite the unsatisfactory letter, improving it as much as you can.

## **Exercise 6 · Oral**

Mention five specific ways in which oral language differs from written language. Consider such matters as punctuation and gestures.

## **Exercise 7 · Oral**

Which do you think likely to be the more effective means of making a sale, a letter or a personal interview? Name some advantages and disadvantages of each method.

## **Exercise 8 · Oral**

Discuss three instances where in buying something you were influenced by the language used by the seller. Was the language a good example of business English? Why or why not?

## **PROBLEMS**

1. Find out the meaning of the terms you do not understand in the following selection and be prepared to explain and use them:

The bond market wavered back and forth today in quiet trading, and net changes were about half gains and half declines. Sales totaled \$8,174,000 at par value on the stock exchange. . . . Although a definite trend was not discernible, there were a few interesting developments. The slump in railroad obligations, particularly the lower-grade issues, appeared to have halted.

2. Suppose that you have been asked just why you are about to study business English. Write briefly what you might say in reply if you were talking to the questioner. Then write your reply as you would phrase it in a written answer.

3. What distinction can you make between an *accurate* statement and a *correct* statement?

4. Bring to class a list of ten expressions that you have seen in newspapers, heard other persons use, or used yourself which you think do not conform to the requirements of good usage. Be ready to substitute better expressions for those on your list.

## CHAPTER II

### Essentials of Grammar

#### Value of Grammar

Grammar is not to be thought of as a series of unfamiliar terms and complicated rules designed to add difficulties to the student's study of English, but rather as a vitally important aid to the correct use of language in speaking and writing. Grammar is the science of language, and a science, like a game, has laws or regulations that must be learned and followed. Just as in the game of baseball it is a generally accepted rule that "three strikes called on a batter put him out," so in grammar it is a well-known law that "a preposition governs the objective case." No baseball-player is allowed to claim that he has a special rule for himself which requires *four* strikes to put him out, and it is equally absurd for a student to think that he can use a preposition to govern the nominative case. "Between you and I, he is wrong" is just as ridiculous from the point of view of grammar as "Four strikes, he's out" is from that of baseball.

#### Grammatical Usage

If a baseball-player could play all alone, he might make his own rules; and a person who wrote and spoke only for himself could obey any laws of language that pleased him. But as a matter of fact we speak and write for the most part to convey ideas to other people, and hence we must all agree to follow the same rules. Only by obeying these uniformly accepted rules can we be sure that other persons will understand exactly what we mean to say.

The business man also has no right to ignore good usage in grammar. *If I was* is just as poor a substitute in business for the subjunctive *if I were* as it is anywhere else; *them salesmen* is as bad grammar as *them poets*. A sentence without a verb is as much out of place in a business letter as in an editorial. In brief, business writing has no special exemptions that allow it to ignore the rules of good grammar, and he who would speak and write correctly and forcibly will learn to apply the fundamental rules of grammar.

### Applying Grammatical Rules

In order to talk intelligently about any subject it is important to know the technical terms connected with it. Therefore it is essential to be familiar with the terms commonly used in grammar, such as *noun*, *verb*, *clause*, and so on. Can you imagine a carpenter who does not know the names of his tools, or a mechanic who works in a garage but seems unable to use correctly the terms *hub cap* and *carburetor*? Such ignorance or stupidity seems unbelievable, but is it any worse than that of the person who has studied English for several years and still does not feel reasonably sure of the difference between an adjective and an adverb?

This chapter therefore assumes on the part of the student a certain familiarity with the most common grammatical terms, such as the names of the parts of speech and the parts of a sentence. In case he wishes to refresh his mind as to the meaning of these words, he may refer to Appendix A at the back of the book. But though one should be familiar with grammatical terminology, this knowledge is of little practical value unless one also knows how to apply the rules of grammar to writing and speaking. It is well to know that *shall* and *will* are called auxiliary verbs, since such knowledge helps one to talk intelligently about these verbs; but it is much more important to learn how to use each of them correctly.

## PRELIMINARY EXERCISES

The exercises which follow will test your ability to apply your knowledge of grammar and of good English usage to business language. Do you find that you understand the meaning of the grammatical terms? Can you recognize grammatical expressions of various sorts? Can you apply rules correctly? Can you recognize grammatical errors?

### Exercise 9

List the italicized words in the sentences below. After each word write its name as a part of speech. Remember that the part of speech a word is depends upon how it is used in a particular sentence. Try especially to find clear reasons why certain words in sentences 2, 4, 7, and 8 should be called adjectives or pronouns.

1. Prices dropped *somewhat* during the last week.
2. It *seems* scarcely necessary to indorse *his* financial standing.
3. Years *ago* Emerson said, "Commerce *is* a game of skill."
4. *Our* factory is as *near* to you as is *the* nearest mail box.
5. *Pennsylvania* laws *exempt* loan associations from direct taxation *because* such organizations help people to build homes.
6. There are three things of *which* you may be *sure* when you put your money in a savings bank.
7. Write your name *on* the other side of *this* sheet of paper and mail it in the *inclosed* envelope.
8. We *hope* that *this* publication will be as *well* received as the others *have* been.
9. The reason *that* prices have remained *steady* will be apparent to you *after* a careful reading of the following pages.
10. *Immediately* after receiving your telegram, I telephoned to our downtown office and was informed *that* the check had been mailed *five* days before.

### Exercise 10

Make a list of the numbers from 1 to 10, and after each write *phrase*, *clause*, or *sentence* to show how the expression

following that number in the exercise below should be classified :

EXAMPLE. *Expression:* 1. In the meantime.

*Answer:* 1. Phrase.

1. Replying to your letter of February 17.
2. In reply to your letter of February 17 I wish to say that we agree to your terms.
3. Any overremittance is always returned promptly.
4. Even though you are ready to consider the incident closed.
5. May we hear from you in a few days?
6. Assume that you are the advertising manager of a large coal company and that you have received a letter of complaint from the advertising department of a local newspaper.
7. We trust that this explanation is satisfactory.
8. To make one mistake after another!
9. I wish to bring to your attention a matter that has caused me considerable annoyance.
10. When we answered your letter of January the third.

### Exercise 11 · Oral

A. In each sentence below tell which word in parentheses is correct and give a grammatical reason for your choice :

1. The Standard Oil Company of New Jersey (~~has~~, have) representatives in every state in the Union.
2. (~~This~~, These) data should help us to determine the proper retail price.
3. He told John and (~~I~~, me) to close the store early.
4. Which is the (~~larger~~, largest), this window or that?
5. He (~~don't~~, doesn't) waste a moment.

B. Point out in the following sentences the letters that should be capitalized :

The manager of the bargain basement in r. h. brown's store has gone south for a short vacation. he always takes a brief rest in the early spring and usually goes to florida.

C. Comment on the use of *those* in "We cannot duplicate *those* kind of draperies." What part of speech is *kind*?

**D.** Distinguish between *them*, *those*, and *these* with reference to the correctness of their use in "Which of . . . pictures on the farther wall do you prefer?"

**E.** Show that the expression "We could of sold twice as many kettles" is grammatically incorrect.

**F.** Name the part of speech that each of the italicized words in the following sentences should be. Correct the errors, if any, in the present form of the sentences, and explain your corrections.

1. She writes very *good*.
2. The teacher wrote "*Good*" at the top of the theme.
3. He is *well*.
4. She talks *well* but cannot sell insurance *good*.
5. This sirup tastes *sweet*.
6. This perfume smells *sweetly*.

**G.** Discuss the use of the italicized words in the sentences below and correct the errors:

1. She stood *in back of* the counter.
2. He borrowed a thousand dollars *off of* the bank.
3. I would *of* paid the bill, if I had *of* considered it correct.
4. He said that the money was to be divided equally *between* you and I.

**H.** In the sentence below, *Replying* is a participle, used as an adjective. Reconstruct the sentence, making clear who did the replying.

Replying to your letter of January 18, the consignment of grain was shipped to you on January 14.

## Exercise 12 · Oral

In the following sentences tell what part of speech each of the italicized words should be. In addition point out all errors or violations of good usage in the words now used and restate each sentence in the form considered most acceptable to good usage. You may need to consult a dictionary.

1. It looks *like* he will get the position.
2. The teacher O. K.'d our excuses.



3. The statement is *O. K.*
4. The *above* statement is correct.
5. Pass me *them* papers.
6. He did that work very *good*.
7. *Cable* me when you get to London.
8. I will *wire* him tomorrow.
9. The letter was typewritten *bad*.
10. I was *that* tired I could scarcely breathe.
11. A *football* game was in progress.
12. A poor *human* was standing on the street corner.
13. We *motor* to the village every evening.
14. How shall I *date* these circulars?
15. Can I *date* you for the Fourth?

### Exercise 13 · Oral

This exercise will test your knowledge of grammatical forms and usage. Correct all the errors in the sentences and be ready to justify the changes that you suggest. Some of the sentences contain no grammatical errors.

1. The American Telephone and Telegraph Company have just completed a revision of their rates.
2. He sent duplicate receipts to both Mary and I.
3. It was me who told him to telephone.
4. Every clerk will receive a bonus check in their pay envelope next Saturday.
5. We explained to Mr. Stetson about Julia's meeting the train on time.
6. If there is still a vacancy in your office, I will be glad to apply for the position.
7. Would you pay the bill if you were me?
8. We have received your order of March 15, and wish to advise you that the same will receive our immediate attention.
9. Us fellows in the plumbing business must stick together.
10. Everybody except he and I got a half-holiday.
11. It looks like the sale will be postponed.
12. My secretary and myself were in the room when he entered.
13. The missing receipt could not be found nowhere.
14. You might have got the place, if you had applied in time.

15. Your data is incorrect regarding the effect of weather on the sale of slickers.
16. The trust company is treated the same as a bank.
17. Do you think the sale will be announced? Sure.
18. He don't dictate very readily.
19. Neither of the clerks would listen to their employers.
20. I will be glad to stay after five o'clock.
21. Opening the office door, a strange sight met our astonished gaze.
22. It wasn't me; it was them who wrote.
23. Henry is the oldest of the two partners.
24. The size of these lots of shoes vary, but they always make a popular part of our sale.

## Exercise 14

Below is a badly written letter. Be ready to explain all the grammatical errors in it and to make any other changes or corrections required.

The following suggestions indicate how you should study the letter:

1. Is the first expression a sentence?
2. What is the antecedent of *this* in "Isn't this true?"
3. Are *are realizing*, a present tense, and *meant*, a past tense, properly used together in the same sentence?
4. Are *is obtained* and *could buy* in correct tense sequence?
5. Are *call* and *see* really grammatically equal; and if they are not, should they be connected by *and*?

Dear Sir:

Higher in price but more economical in the end. Isn't this true of most everything you buy, so of motor oil? An economical oil in price is one that makes your car run good.

With gasoline getting poorer, the unexploded portions seep in the crank case, thinning it out and makes the oil unfit for further use as a lubricant. Car-makers and motorists which give the matter thought are realizing that thinned-out oil meant worn-out bearings,

and that proper lubrication is obtained only by using the best oil that money could buy.

It is easy for motorists to blame there repairs on the manufacturers, but the majority of their troubles is due to the lack of proper lubrication. Fifty million dollars or more is spent every month by American car-owner's for damages caused from poor oil, and yet the cost of good lubrication should amount to scarce 1 per cent of the yearly upkeep of a car.

Call and see us. We will be pleased to give your car a thorough trial lubricating—with real lubricants—at half-price.

### *Exercise 15*

Rewrite the letter in Exercise 14, giving careful attention to the correction of all errors.

If you have made good use of these preliminary exercises, you have a fairly accurate idea of how good a working knowledge you have of many of the essentials of English grammar. Through the study of the remaining portions of this chapter you will have an opportunity to familiarize yourself further with these principles. You should give especial attention to those topics with which you are least acquainted.

### *Inflection*

Inflection is a change in the form of a part of speech to indicate a change in its meaning or in its relation to some other part of speech. Many common errors in expression are violations of the rules of inflection. In the illustrations below, the influence of inflection on everyday language may be readily seen :

The *letter* is written.  
*Mary* wrote a letter.  
This is a *large* store.

The *letters* are written.  
*Mary's* letter is written well.  
This is a *larger* store than ours.

Prepositions, conjunctions, and interjections are uninflected; that is, they undergo no changes in form. Adjectives and adverbs are inflected to show *degrees of comparison*, and nouns to show differences in *number, case*, and, much more rarely, *gender*. Pronouns, as a rule, are inflected to indicate *number, case*, and *gender*; verbs, to indicate *person, number, tense, voice*, and *mood*.

NOTE. In comparison with many other languages — such, for example, as Old English, German, and Latin — Modern English has little inflection. Even pronouns and verbs, which by comparison with other parts of speech in English may be considered as having a high degree of inflection, frequently do not change their form to indicate a change in meaning.

Such mistakes as the following are due to incorrect inflections:

I have *went*. (CORRECT: I have *gone*.)

She is the *economicalest* person I know. (CORRECT: She is the *most economical* person I know.)

The *ladies'* name is Mrs. Jackson. (CORRECT: 'The *lady's* name is Mrs. Jackson.)

In the study of good usage in the following pages, the rules of inflection will be extremely important.

## Nouns and Pronouns Number

*Number* is the variation in the form of a noun or pronoun to show whether it refers to one person or thing or to more than one. A noun or pronoun which means only one person or thing is in the *singular* number: *letter, reply, box*. A noun or pronoun which means more than one is in the *plural* number: *letters, replies, boxes*.

### Forming the Plural of Nouns

Most nouns form their plural by adding *s* to the singular.

pen, pens

chair, chairs

office, offices

## Modern Business English

The following rules, however, apply to the formation of the plural of many common words:

1. Most nouns ending in *s*, *sh*, *ch*, *x*, or *z* form their plural by adding *es* to the singular.

dress, dresses	box, boxes
brush, brushes	chintz, chintzes
church, churches	

2. Most nouns ending in *y* preceded by a consonant form their plural by changing the *y* to *i* and adding *es*.

lady, ladies	body, bodies
city, cities	legacy, legacies

3. *a.* Proper nouns are usually changed as little as possible.

Henry, Henrys	James, Jameses
Mary, Marys	

- b.* A title preceding a person's name is usually pluralized, but the name remains singular.

Mr. Clark, the Messrs. Clark  
 Miss White, the Misses White (*formal*)  
 or the Miss Whites (*informal*)

4. Some nouns ending in *o* form their plurals by adding *s*, others by adding *es*, and others by adding either *s* or *es*.

Filipinos	manifestoes
pianos	mottoes
cargoes or cargos	calicoes or calicos

5. Some nouns have the same form for both the singular and the plural.

deer	sheep
corps	Japanese

6. *a.* Some nouns are used in the plural only.

tongs	goods
riches	scissors

- b. Some nouns are plural in form but singular in meaning.

measles

mathematics

news

7. The important part of a compound word takes the plural ending.

editor-in-chief, editors-in-chief

son-in-law, sons-in-law

8. Certain foreign nouns retain the plurals of the language from which they are derived.

alumnus, alumni

datum, data

analysis, analyses

9. Letters, figures, and other signs form their plural by adding an apostrophe and s to the singular.

1, 1's

a, a's

&, &'s

+, +'s

2, 2's

B, B's

\$, \$'s

NOTE. This entirely exceptional formation of the plural must not be confused with the regular use of the apostrophe in the possessive case.

## Exercise 16

Write the plural or plurals of the following words and after each give the number of the rule which applies:

1. box

10. piano

2. bush

11. cargo

3. witness

12. valley

4. dish

13. chimney

5. fuzz

14. echo

6. lady

15. dynamo

7. body

16. potato

8. bench

17. calico

9. match

18. radio

19. tempo	26. proviso
20. Mary	27. bill of lading
21. Henry	28. income tax
22. James	29. daughter-in-law
23. Mr. Smith	30. captain of industry
24. Miss Rice	31. traffic manager
25. Filipino	32. railway crossing

*Exercise 17*

Be prepared to write from dictation the singular or the plural of the following words; look up in a dictionary any words the meanings of which you do not know:

<i>Singular</i>	<i>Plural</i>
alumnus	alumni
analysis	analyses
appendix	appendixes or appendices
datum	data
erratum	errata
formula	formulas or formulæ
memorandum	memorandums or memoranda
parenthesis	parentheses
phenomenon	phenomena

*Exercise 18*

Use each of the words or expressions below as the subject of one of the following verb forms: *is, are; was, were; has, have*. Consult the dictionary regarding the *number* of the nouns about which you are in doubt. In a few cases, where either a singular or a plural verb may be used, write two sentences with the same subject.

news	wages
politics	economics
means	assets
athletics	summons
molasses	thanks
goods	3 per cent

## Exercise 19

Write the plural of each of the following symbols: (1) the vowels of the alphabet, (2) four consonants, (3) the cardinal numbers from 1 to 5 and from 20 to 25, inclusive.

## Exercise 20

Write the plural of (1) your first name, (2) your last name.

## Collective Nouns

The singular form of collective nouns may be either singular or plural in meaning. Usually such a noun is regarded as singular; but when it is thought of as denoting individuals or separate things, it is considered plural and takes a plural verb.

The class *is* in Room 14.

The class *are* not in agreement on the question now.

## Exercise 21

Make a written list of the numbers of the following sentences, and after each number write the word in parentheses which best completes the sentence. Be prepared to justify your choice.

1. The finance committee (**has, have**) recommended an increase in the budget.
2. The class will soon choose (**its, their**) new president.
3. The Baltimore and Ohio Railway (**is, are**) planning an extensive publicity campaign.
4. The jury (**was, were**) unable to come to any agreement in (**its, their**) attitude toward the testimony.
5. A group of accountants (**is, are**) holding a meeting in the next room.
6. The firm of Smythe and Company (**intends, intend**) to occupy the second floor during the Christmas season.
7. Brown and Jenkins (**advertises, advertise**) extensively in the Sunday papers.
8. The sorority (**holds, hold**) (**its, their**) meetings in the Faculty House.



**Plural of Pronouns**

Since pronouns do not form their plural according to the rules governing the formation of the plural of nouns, the plural pronoun forms must be learned separately. (See Appendix A, pp. 486-487.)

**Exercise 22**

Write the plural of each of the following pronouns:

- |        |        |        |         |          |
|--------|--------|--------|---------|----------|
| 1. I   | 3. he  | 5. it  | 7. that | 9. which |
| 2. you | 4. she | 6. who | 8. this | 10. what |

**Nouns and Pronouns · Gender**

There are three genders: masculine, feminine, and neuter.

**Gender of Nouns**

A noun denoting a male is masculine (or of the masculine gender), as *boy, father*; a noun denoting a female is feminine, as *girl, mother*; a noun denoting neither a male nor a female is neuter, as *house, bridge, idea*. The inflection of a noun to indicate gender was formerly in common use, as *authoress* and *executrix* to show the feminine forms of *author* and *executor*. Today, however, the masculine form is generally preferred, whether the person referred to is a man or a woman.

**Gender of Pronouns**

The personal pronouns *he* and *him* are masculine; *she* and *her* are feminine; and *it* is neuter. The other personal pronouns, *I, me, you, we, us, they*, and *them*, use the same form for masculine and feminine gender. With relative pronouns the chief distinction in gender is between *who* (masculine or feminine) and *which* (neuter).

When a pronoun or possessive adjective is used referring to an antecedent the gender of which is not definitely indicated, the masculine form is generally preferred. For example,

in the sentence "Every applicant must present specimens of *his* handwriting," the masculine pronoun *his* is used even if the applicants are both men and women. If, however, the applicants are known to be all women, a feminine pronoun should be used, as "Every applicant must present specimens of *her* handwriting." The same principle applies to "My stenographer has just returned from *her* vacation."

NOTE. The use of the awkward expression *his or her* to refer to an antecedent of gender not definitely expressed is to be avoided.

## Exercise 23 · Oral

Complete each sentence below by choosing the correct or most fitting word or words in parentheses. In some instances more than one word is correct.

1. Every student will now pass in (*his, her, his or her*) exercise book.
2. A good clerk will consider the rights of (*his, her, his or her*) employer.
3. Every student is responsible for (*his, her*) own success.
4. Celia Smith was once an (*author, authoress*) of popular books on letter-writing.
5. The (*aviator, aviatrix, aviatrix*) climbed into (*his, her*) airplane.
6. The first (*governor, governess*) of the island was a French woman.
7. I think the name of the (*manager, manageress*) is Mrs. Compton.
8. Has each of you finished (*his, her, your*) composition?
9. Surely every typist ought to be able to spell correctly the possessive singular of (*his, her, his or her, their*) own name.
10. Althea Briggs! I certainly think that it is reasonable to suppose that a senior can spell the plural of (*her, his, their*) own name.
11. Please tell anybody who asks to see me that I shall be glad to see (*him, her, them*) after three o'clock.
12. Edward, Jonathan, and his sister keep (*his, her, his or her, their*) joint account in the First National Bank.

13. It is immaterial to me whether we employ a man or a woman as assistant bookkeeper; but before you actually hire anybody, satisfy yourself that (he, he or she, she) is a good penman.
14. I am unable to decide from the signature whether the writer of the letter is a man or a woman, but (he, she, they) certainly (knows, know) how to express (himself, herself, themselves).
15. If either John or Jane comes in before two o'clock, tell (him, her, him or her) to come at once to the mailing department.

#### *Exercise 24*

Rewrite sentences 2, 3, 8, 10, 11, 13, 14, and 15 in Exercise 23, keeping as close as possible to the original meaning. As far as possible avoid the use of *his*, *her*, *his* or *her*.

### *Nouns and Pronouns · Case*

#### **Case of Nouns**

Nouns have the same form in the nominative and objective cases; therefore only the possessive case requires special attention. The rules that follow are important:

1. Most singular nouns form the possessive by adding 's.

boy's hat  
Smith's store  
janitor's office

2. Plural nouns ending in s form the possessive by adding only an apostrophe.

boys' hats  
the Smiths' store  
janitors' offices

3. Plural nouns that do not end in s form the possessive by adding 's.

men's  
alumni's  
children's  
women's

A few ancient proper names ending in *es*, and a few expressions ending in *es* which have been in use for many years, generally form their possessive by adding the apostrophe only. For example, we have

Moses' law      Demosthenes' orations      for goodness' sake

Even with these words, however, it is often advisable to avoid the form just given by using a phrase instead of the possessive form, as

the law of Moses      the orations of Demosthenes

When a noun denotes a quality, an act, or the like, the noun associated with it may either have the possessive form or be part of an *of*-phrase.

Anne's kindness, the kindness of Anne  
the president's sickness, the sickness of the president

The possessive case ordinarily denotes real ownership and hence is commonly applied only to living things. Thus we say *the man's house*, but *the door of the house*. As a rule we do not say *the house of the man* or *the house's door*. There is also often a distinct difference in meaning between the noun in the regular possessive form and the noun preceded by *of*, as *the president's public reception*, *the public reception of the president*. However, such expressions as *day's work*, *month's trip*, *three years' contract*, *two hours' walk*, *a moment's delay*, and the like have the sanction of good usage.

## Exercise 25

Write the possessive case, singular and plural, of any ten of the following words:

editor-in-chief	American	woman	clerk
Dickens	accountant	farmer	waitress
government	employee	Jones	man
stenographer	brother	Curtis	lady
child	usher	boy	daughter

**Exercise 26**

Use the names of five classmates in possessive phrases, as *John Smith's book*.

**Exercise 27**

Make a list of ten business firms and use each name in the possessive case, as *Wanamaker's new store*; *Milton and Burrows's spring opening*. Distinguish this use of the possessive with a firm name from that in such sentences as "Simms's and Jones's stores are both doing a good business" or "Neither Hascall's nor Babb's adding machine is now in use."

**Exercise 28 · Oral**

Use in sentences the possessive case or the preposition of to express relation between the words in the following groups, in each case selecting the form required by the explanation on page 31.

EXAMPLE: the house --- foundation.  
The foundation of the house is sound.

President McKinley --- second term  
invention --- printing  
accounting --- method  
day --- pay  
California --- seaports  
the city clerk --- rooms  
the store --- heating system  
janitor --- duties  
the state --- capital  
teacher --- advice  
auctioneer --- announcement  
Mr. Jones --- house  
Merrill --- store  
mayor --- office  
three year --- saving  
the United States --- government  
the knife --- handle  
a plumber --- bill

an agent --- expenses  
 jury --- verdict  
 store --- owner  
 book --- cover  
 pupils --- books

## Exercise 29

Make a list of twenty possessive forms, correct or incorrect, that you find in advertisements, on store signs, or on delivery wagons. Note the number of each, whether it is singular or plural. Explain the error in any that are incorrectly written.

## Exercise 30

In the following sentences make a list of the words which require apostrophes, and insert the apostrophes wherever needed. Indicate the sentences where two correct forms are possible. Be prepared to point out any instances in which you would prefer the prepositional construction (for example, *account of the cashier*).

1. I have examined the cashiers account.
2. His store is located at Simmonds Corner.
3. There were brisk sales of ladies slippers and mens coats.
4. Childrens games and womens coats are on the fourth floor.
5. The womens association keeps a directory of desirable girls schools.
6. He began work as an office boy in his father-in-laws store.
7. I studied last winter at Brigham and Coulters Business School.
8. Websters and Winstons dictionaries are widely used.
9. Potter and Johnsons stores were burned yesterday.
10. The Rockaway Life Insurance Companys statements are reliable.
11. An employers interests should be an employees as well.
12. His secretaries desks are at opposite ends of the outer office.
13. They had half an hours work to do, although they expected to remain at least two hours.
14. I usually get my lunch at Bakers.
15. That careless manner of Arabellas gives a poor impression.
16. It must have been somebody elses telephone that rang.

17. Henrys offices are on the next floor.
18. This book is Lillys; yours is on the window sill.
19. We always buy our hats at Browns. Where do they get theirs?
20. The girls high school is two blocks farther down.

### *Exercises on the Use of Pronouns*

The grammatical rules governing the use of the nominative and objective cases are the same for nouns and pronouns, for the simple reason that the nominative and objective cases of a noun offer no difficulty because they are spelled the same. Some of the pronouns, however, especially the personal and relative pronouns, have a different form for each case; and if a mistake is made in the case, it is immediately obvious to anybody who knows the rules. *Between you and me* may not look or sound right to you, but a very little knowledge of grammar will prove that the nominative form *I* cannot be used as an objective after a preposition.

The following sentences show how necessary it is to give special attention to the inflection of pronouns, which frequently change in form in constructions, whereas nouns remain unchanged:

*The teacher asked Mary and James to come.*  
*Mary and James asked the teacher to come.*  
*He (or she) asked her and him to come.*  
*She and he asked him (or her) to come.*

The following information about the correct use of pronouns requires careful attention:

1. Do not use the objective forms, *me*, *him*, *her*, and so on, as subjects of sentences. The subject of a verb is always in the nominative case. Therefore say "*He and I went*," not "*Him and me went*." "*John asked him and me if we could go*" is of course correct, since here *him* and *me* are objects of a verb and belong in the objective case.

2. Never use *them* in place of the adjective *those* in such expressions as *those books* or *those people*. *Them* is always a pronoun and should never be used as an adjective.
3. Never put an apostrophe in the possessive form of a pronoun. Remember especially that *its* is the possessive of *it*, and *whose* is the possessive of *who*. *It's* and *who's* are merely contractions of *it is* and *who is*.
4. Do not use the compound personal pronouns, such as *myself*, as subjects of verbs. One of their chief functions is to give emphasis to nouns or pronouns, in which case they must follow the noun or pronoun. Say "John and *I* stayed" rather than "John and *myself* stayed," but say "John and *I myself* stayed" if you wish to emphasize especially the word *I*.

As reflexives these pronouns may be used only in the objective case, as "I hurt *myself*," "He said to *himself* . . ."

5. Remember especially that pronouns when used as subjects of verbs, or when used after linking verbs, such as *be*, should be in the *nominative* case. Say "*He* and *I* went" and "It was *I* who knocked." When used as the objects of verbs or prepositions, they should be in the *objective* case. Say "John asked *him* and *me* if we could go" and "Mother wanted to sit between Mary and *me*."

NOTE. The subject of an infinitive is in the objective case.

I asked *her* to wait for me.

The objective case is used after the infinitive of the linking verb *be*, if the infinitive has a subject; but when *to be* has no subject, the pronoun following it is in the nominative.

We knew *it* to be *him*.

He was believed to be *I*.



*Exercise 31*

List the numbers of the following sentences, and after each number write the pronoun or pronouns which correctly complete the sentence. Be ready to give reasons for your choice.

1. It was (she, her, he, him) who sent the telegram.
2. Would you pay the bill if you were (I, me, he, him) ?
3. You should be able to type as fast as (she, her, he, him).
4. The older clerk, the one near the counter, is (she, her).
5. The manager has decided to let you and (I, me, she, her) remain on part time.
6. Max and (he, him, her, she) usually leave the office together.
7. Write to John and (I, me, she, her) as soon as you find time.
8. I knew that it was (she, her, they, them) the moment the bell rang.
9. I thought it appeared to be (he, him, she, her).
10. Everybody has gone except (he, him) and (I, me).
11. We will call at five o'clock and take you and (he, him, she, her) to the station.
12. You are almost as expert as (he, him) in using the adding machine.
13. Between you and (I, me) the position is not worth much.
14. He thinks that you and (I, me) should wait for them.

*Exercise 32 • Oral*

For each blank in the following sentences substitute *I, me, myself, he, him, or himself*. Be ready to justify each choice.

1. John and \_\_\_\_\_ went to dinner together.
2. \_\_\_\_\_ wished to be remembered to both Mary and \_\_\_\_\_.
3. Please help \_\_\_\_\_ to get down or \_\_\_\_\_ may hurt
4. Between you and \_\_\_\_\_, \_\_\_\_\_ is a poor salesman.
5. \_\_\_\_\_ is a better writer than \_\_\_\_\_.
6. Did William or \_\_\_\_\_ receive the promotion?
7. \_\_\_\_\_ saw the accountant and \_\_\_\_\_ coming down the street.
8. Thank you, but \_\_\_\_\_ wish to tell \_\_\_\_\_ about it

9. Who is there? .....
10. Will you let Tom and ..... go?
11. .... prefer to do it .....
12. .... said to ..... : "..... will solve this problem

## Exercise 33 · Oral

For each blank in the following sentences substitute *she*, *her*, *herself*, *they*, *them*, or *themselves*.

1. Next summer the other girls and ..... are going to the seashore.
2. It was ..... who bowed to .....
3. .... promised that ..... would not send anybody else, but said that ..... would come .....
4. Would you pay the bill if you were .....?
5. The firm gave ..... all a holiday.
6. .... said that ..... would count the cash for .....
7. If ..... will not help ....., who can help .....?
8. .... should not try to do more than .....
9. Who told ..... to go?
10. The older woman is .....
11. I asked ..... to go because I thought it ought to be ..... who first met .....
12. .... has as much work as ..... to do.

## Exercise 34 · Oral

For each blank in the sentences below substitute the correct form of one of the personal pronouns (*I*, *you*, *he*, *she*, *it*, *we*, *they*, and so on). Where more than one choice is possible, indicate that fact.

1. Everyone has gone except ..... and .....
2. Let ..... and ..... go to the store if ..... will not go.
3. Is ..... whom ..... wish to see?
4. .... said that ..... and ..... might stay.
5. .... am sure ..... could not have been ..... who spoke to .....
6. The assistant buyer has left word for ..... and ..... to call at his office at five o'clock.

7. \_\_\_\_\_ said that \_\_\_\_\_ knew \_\_\_\_\_ was \_\_\_\_\_ by her voice.
8. \_\_\_\_\_ will call and take \_\_\_\_\_ and \_\_\_\_\_ to see the celebration.
9. \_\_\_\_\_ are almost as expert as \_\_\_\_\_, but \_\_\_\_\_ both have much to learn before \_\_\_\_\_ can handle a type-writer as rapidly as \_\_\_\_\_ does.

### Exercise 35 · Oral

For each blank in the sentences below substitute the correct form of one of the personal pronouns (*I, you, he, she, it, we, they*, and so on).

1. After the game \_\_\_\_\_ am going to tea with \_\_\_\_\_ and \_\_\_\_\_.
2. It was \_\_\_\_\_ who called for me in her car.
3. \_\_\_\_\_ invited \_\_\_\_\_ and \_\_\_\_\_ to their camp.
4. Do \_\_\_\_\_ think that \_\_\_\_\_ is as expert a musician as \_\_\_\_\_?
5. Let Jane and \_\_\_\_\_ help \_\_\_\_\_.

### Exercise 36

List the numbers of the following sentences, and after each number write *who, whom, which, that*, or *what*, choosing whichever word best completes the sentence:

1. The clerks \_\_\_\_\_ were in the outside office heard the noise.
2. Goods \_\_\_\_\_ cannot be sold at a profit are not merchandise in the right meaning of the term.
3. The committee, \_\_\_\_\_ had sat continuously for five hours, could not come to a decision.
4. They say it is you \_\_\_\_\_ caused the trouble.
5. These dolls, \_\_\_\_\_ I think come from Bohemia, are startlingly lifelike.
6. He refused to answer the letter \_\_\_\_\_ I sent to him.
7. The firms \_\_\_\_\_ give most attention to the West India trade are all located in this district.
8. The committee, \_\_\_\_\_ are all my friends, will certainly propose my name.

9. I fear the persons ----- you have mentioned will not approve your plan.
10. The pupils ----- were near the windows all stood up.
11. I paid him exactly ----- he requested.
12. The men and boys at the gate are those ----- we expect to employ on the new building.
13. To ----- shall I apply for permission?

## Exercise 37 · Oral

For each blank in the following sentences substitute *who* or *whom* :

1. ----- do you think will be elected?
2. To ----- would you give the prize?
3. Do you remember ----- he chose?
4. I do not know ----- you mean.
5. I could not see ----- was talking.
6. From ----- can this letter be?
7. ----- do you say should be invited?
8. I don't know ----- to ask.
9. They have found the woman ----- they think lost the card.
10. ----- do you wish to see?
11. From ----- can the order have come?
12. The employee ----- you wish to promote may stand in his own way.
13. Do you remember ----- he said paid the account?
14. He did not say ----- he thought should be named.

## Pronouns and their Antecedents

The relation of a pronoun and its antecedent should be perfectly evident. Study the sentences which appear in Exercise 38, and observe any lack of clearness in the relation of pronouns and their antecedents. Remember that every pronoun should have an antecedent either expressed in the sentence or clearly understood, and that pronouns must agree with their antecedents in person, gender, and number. The questions in parentheses will help you.

*Exercise 38*

Rewrite any of the sentences below in which the relation of a pronoun and its antecedent does not seem to be entirely clear. If any sentence is correct as it stands, merely list its number.

1. They say we shall have an early fall. (What is the antecedent of *they*?)
2. They don't rate that firm as high about town as they did ten years ago.
3. I personally told him that we would take care of his account, which pleased him.
4. The clerk told the cashier that his account was incorrect.
5. We were having a bargain sale, it was a wet day, and I had a cold. This was enough to make me a little peevish. (What is the exact antecedent of *this*?)
6. The use of slang tends to level nice distinctions of language: everything is *fine* or *immense* or *stunning*; shades of meaning are lost, and "I'll tell the world!" expresses equally the height and depth of emotion. This is unfortunate.
7. I told him emphatically that we could grant him no further credit, which incensed him greatly.
8. A modern typewriter is really a triumph of evolution. Originally they were crude machines, but today they are marvels of perfection.
9. The firm has decided to postpone their remnant sale for one month.
10. A committee appointed by the employees presented *their* claim to the management. (Whose claims were presented?)
11. Every applicant must present specimens of their handwriting.
12. Each boy and girl who had been in the company's employ six months or more received an extra five-dollar bill in their envelopes.
13. Every man and woman is responsible for their own success.
14. Each customer will be asked to give their name and address.

## Exercise 39

**A.** Copy and bring to class five sentences that you have found in your reading which illustrate the principle that a pronoun agrees with its antecedent in number. Underline the pronouns and circle their antecedents.

**B.** Write five sentences in each of which there are a pronoun and its antecedent. Identify the pronouns and antecedents as you did in A.

## Adjectives and Adverbs

### Comparison of Adjectives and Adverbs

Adjectives and adverbs are inflected to show *comparison*, the three degrees of which are called the *positive*, the *comparative*, and the *superlative*.

The comparative degree is used when two things are compared; the superlative degree, when more than two are compared. A common error is the use of the superlative in the comparison of two things.

1. Many adjectives and some adverbs form the comparative by adding *er* to the positive (simple) form, and the superlative by adding *est*.

kind, kinder, kindest                  near, nearer, nearest

2. Adjectives of more than two syllables, others that would be difficult to pronounce with the endings *er* and *est*, and most adverbs are compared by using *more* to form the comparative and *most* to form the superlative.

expensive, more expensive, most expensive  
sluggish, more sluggish, most sluggish  
slowly, more slowly, most slowly

3. Some adjectives and adverbs are irregularly compared (see Exercise 41).

**Exercise 40**

Write the comparative and superlative degrees of the following adjectives and adverbs:

easily	stupid	good	fast
stupidly	boldly	funny	apt
common	strong	angry	real
awkward	healthy	warm	bold
prominent	worthy	hard	fine

**Exercise 41**

Be prepared to write in class the other two forms of any one of the following words:

Positive	Comparative	Superlative
bad (badly, ill)	worse	worst
good	better	best
late	later, latter	latest, last
little	less, lesser	least
much, many	more	most
old	older, elder	oldest, eldest
well	better	best
far	farther, further	farthest, furthest

**Confusion of Adjectives and Adverbs**

Adjectives and adverbs are frequently confused. Since much of this confusion is due to the close relation of the two parts of speech in their forms and uses, the facts noted below should be clearly understood:

- Both adjectives and adverbs are modifying words.

He is a *rapid* worker.

He works *rapidly*.

- Many adverbs, especially most of those answering the question *How?*, are formed from adjectives by adding *ly*.

busy, busily

rapid, rapidly

neat, neatly

Some common adjectives end in *ly*.

lovely

jolly

mealy

prickly

3. Many common adjectives and adverbs have exactly the same form.

daily      likely      hard      fast      well

4. Some verbs may be followed by either an adjective or an adverb, according to the meaning intended.

## Adverbs

He felt *softly* about the desk.

She looked *quietly* about the room.

## Adjectives

The paper felt *soft*.

This room looks *quiet*.

If, however, one remembers and clearly understands the grammatical distinction between adjectives and adverbs, the seeming confusion in their use will disappear: *An adjective modifies a noun or a pronoun; an adverb modifies a verb, an adjective, or another adverb.*

## Adverbs

She typewrites *rapidly*.

He works *hard*.

She grew *rapidly* during the past year.

## Adjectives

She is a *rapid* typist.

His work is *hard*.

He grew *old* at his task.

## Exercise 42 • Oral

Use the following words in sentences as (1) adjectives, (2) adverbs: *daily, hard, fast, well, late.*

## Exercise 43 • Oral

Complete each sentence below by selecting the correct word from the parentheses. Be ready to explain why this word is an adjective or an adverb.

1. This letter is (some, somewhat) better written.
2. She writes very (well, good).
3. I must have a (real, really) quiet office, or I can't do my best work.
4. This old typewriter seems to run (good, well).
5. This paper looks (more expensive, more expensively) than that which you showed me yesterday.
6. This room smells (closely, close) after being shut up for such a long time.



7. A (*scarce, scarcely*) audible murmur can be heard when the doors are closed.
8. Always come to the office dressed (*neat, neatly*).
9. This office looks (*neat, neatly*) since it was tidied.
10. (*Surely, Sure*) he will arrive on time.

### *Verbs*

It was pointed out in the note on page 23 that Modern English is not a highly inflected language; and a casual examination of any regular verb will show that verbs in English do not change in form to indicate every variation in person, number, tense, voice, and mood. For example, person and number are usually indicated by the form of the subject rather than by that of the verb; in a verb like *beat* the same form may be either present or past tense; distinct forms of the subjunctive have almost entirely disappeared. However, in spite of the fact that most of the regular verbs have few inflections the correct use of each form requires careful attention. There are few violations of the laws of expression more evident and more objectionable than *you was, I seen, if I was you*, and similar blunders.

#### Correct Use of Verb Forms

There are many mistakes which may be made in the use of verb forms. The following suggestions show how to avoid some of them:

1. Do not use a transitive verb where an intransitive one is required or vice versa (see Appendix A, p. 493); that is, do not confuse such words as *sit* and *set* or *lie* and *lay*.
2. Be sure to use the correct forms of a verb to construct the various tenses; that is, do not use the past tense form as a past participle, and do not use the participle as the past tense. For example, do not

say, "The telephone bell *has rang* twice" for "The telephone bell *has rung* twice," nor "We *begun* the job yesterday" for "We *began* the job yesterday."

3. Be sure to use the subjunctive mood to express conditions contrary to fact and in clauses introduced by such words as *as if*, *as though*. Say, "If I *were* you, I should go" rather than "If I *was* you . . .," and "He is as kind to me as though he *were* my own father" rather than "He is as kind to me as though he *was* my own father."

In working out the exercises which follow, refer to Appendix A when your grammatical knowledge requires strengthening.

## Exercise 44

Write the principal parts of the following verbs, using the form given below. Be sure to consult a dictionary when in doubt about any of the parts.

Present	Past	Past Participle	
EXAMPLE <i>be</i>	<i>was</i>	<i>been</i>	
be	credit	loan	sell
bid (at auction)	dictate	mortgage	ship
bid (command)	do	pay	shrink
bring	draw	prove	sit
buy	forget	raise	take
cancel	go	refer	telephone
choose	lay	rise	think
come	lend	run	typewrite
cost	lie	see	write

## Exercise 45

Rewrite the following sentences, correcting all mistakes in the use of verbs:

1. You *was* correct when you said he had *began* to decrease his advertising space in the newspapers.

2. After I had bidden ten dollars for the adding machine, a man in the back of the room bade fifteen dollars.
3. I have showed you that he had broke the agreement before he received my letter.
4. It has been proven to my satisfaction that he wa. payed in full.
5. The money had laid untouched in the bank for almost ten years.
6. I sprung up and interrupted the manager when he run to the safe.
7. The desk evidently had been broke open and the papers stole.
8. I had forgot where she had set the chair when she went out of the office.
9. He done exactly what I had forbade him to do.
10. He payed the bill before it come due.

### Exercise 46

A. In each of the following sentences choose the correct word. Be prepared to justify your choice.

1. You (was, were) the only person who saw him.
2. It (was, were) their letters that especially interested me.
3. There (was, were) three persons talking at once.
4. What (is, are) the news in the paper this evening?

B. Use each of the following words (1) as the subject of a singular verb, (2) as the subject of a plural verb:

who                      that                      which                      what

### Exercise 47

A. List the verbs in the following sentences, classifying them as transitive verbs or intransitive verbs:

1. Everything that we speak or write must conform to the principles of rhetoric.
2. You will find inclosed my check for \$250.00.
3. Where have you laid the ruler that I left on your desk?
4. He raised our expectations by his kindly manner.

5. The house sits far back from the street. The grove to which I refer lies to the left of the house.
6. He has set our sales quota too high. Do you know why he raised it?

**B.** Be ready to explain the error in the use of each of the italicized verb forms in the following sentences. Rewrite the sentences in correct form.

1. The office boy asked me *to set* down and wait a few minutes.
2. I think that the garage *sets* too far back from the street.
3. The book is *laying* on the table just where you left it.
4. Where have you *lain* that telegram I gave you?
5. Scarcely had I *laid* down when the telephone rang again.
6. The president has *lain* the foundation upon which we must build.
7. Suddenly he *raised* up from his chair and interrupted the chairman.
8. Why did you leave that wet umbrella *setting* against the desk?

## Exercise 48 · Oral

Classify each verb in the following sentences as active or passive and give its tense and mood. Select from each pair of sentences the one that seems to give the more suitable emphasis to the idea.

1. When I was your age, a firm offered me a job at \$12 a week.  
When I was your age, a job at twelve dollars a week was offered to me.
2. At the conference the manager will tell you the exact facts.  
At the conference you will be told the exact facts by the manager.
3. Our salesman sent the invoice with the goods.  
The invoice was sent by our salesman with the goods.
4. Our firm hired three more salesmen last week.  
Last week three more salesmen were hired by our firm.
5. We have noted carefully what you have said.  
What you have said has been carefully noted by us.
6. We have read your complaint with care.  
Your complaint has been carefully read by us.

7. Don't leave until the manager has read that telegram.  
Don't leave until that telegram has been read by the manager.
8. If the president were in town, you could obtain that information now.  
If the president were in town, that information could be obtained by you now.

### *Exercise 49*

Rewrite the following sentences, using only active forms of the verbs. Add any expressions necessary to make the sentences clear. Be ready to point out which of your sentences you think are improvements over the originals.

1. Your letter was received yesterday.
2. I had been warned by Mr. Jones that the excuse would not be accepted by him.
3. The market has been weakened by the discouraging crop reports that have been sent in from the West.
4. The building was insured for less than half its value.
5. With the proofs are inclosed two leaflets explaining the routine of our composing room and proofreading department.
6. Our information is carefully compiled and is secured from the most reliable sources.
7. The best way for complete information to be secured is to write for our special report.

### *Exercise 50 · Oral*

Complete each sentence below by selecting the more suitable of the words in the parentheses :

1. The store (sits, sets) well back from the street.
2. They have (set, sat) there for years and made no improvements.
3. The firm has (begun, began) to advertise in the suburban newspapers.
4. His new duties (sit, set) heavily upon him.
5. Please (loan, lend) me your fountain pen.
6. Our profits have (shrank, shrunk) greatly in the last twelve months.
7. I have (wrote, written) him several letters.

8. The president has always (*laid, lain*) great stress on a one-price policy.
9. His account has (*laid, lain*) dormant for a long time.
10. Our best publicity (*lies, lays*) in newspaper advertising.
11. If you (*was, were*) my own brother, I could not decide differently.
12. If I (*was, were*) you, I should insist upon seeing him.

## Infinitives, Participles, Gerunds (see Appendix A, pp. 499-500)

The verb forms which cannot alone serve as complete predicates of sentences have also their points of difficulty. A few cautions as to their use are here given:

1. The *present infinitive* is used to indicate the same time as that of the principal verb, whether this is present, past, or future.

I intended *to go* (not *to have gone*).

I am glad *to be able* to do it for you (now).

2. The *perfect infinitive* is used only to denote time earlier than that of the principal verb.

He appears (now) *to have taken* (in the past) every dollar.

She was reported (in the past) *to have gone* (still further in the past) on the early train.

I am glad (now) *to have been able* (in the past) to do it for you.

3. The *infinitive* of the verb *be* takes the same case after it as before it.

I knew *it* to be *her* (not *she*, since *it* is in the objective case).

It seems to be *she* (not *her*, since *it* is in the nominative case).

It happens to be *I* (not *me*) to whom he refers.

4. It is usually best not to "split" an infinitive by

placing an adverbial modifier between the *to* and the infinitive.

"He appeared to *entirely* lack character" is considered ungrammatical and should read "He appeared *entirely* to lack character."

5. Make sure that a *participle* modifies the word it is meant to modify. Remember that an introductory participial phrase modifies the subject of a sentence. (For definitions and forms of participles see page 500.)

Do not say, "Having returned from my vacation, my employer welcomed me warmly," since your employer could not return from your vacation. Say instead, "Having returned from my vacation, I was warmly welcomed by my employer" or else "When I returned from my vacation, my employer welcomed me warmly."

NOTE. Participles are very useful forms; but they should not be over-used. A clause is often better than a participial phrase.

6. The noun or pronoun which precedes a *gerund* (verbal noun) must be in the possessive case. (For gerunds see page 500.)

Have you heard of *his* (not *him*) winning the race?  
What do you think of *my* (not *me*) learning short-hand so quickly?

### Exercise 51

Rewrite the following sentences, correcting all errors. Be prepared to justify the changes you make.

1. Replying to your telegram of June 1, the carload of flour ~~was~~ shipped the same day.
2. I wish to again emphasize that we must get our bills out on time.
3. Having told him why I had called, he ~~began to show~~ awakening interest.
4. Admitting what you say, the argument does not appeal to me.

5. I object to him insisting on a three-year contract.
6. Entering the office from the hallway, his desk is the first to the right.
7. He evidently does not approve of me asking for an extra holiday.
8. I had expected to have gone on my vacation next week.
9. To steadily and correctly typewrite, even from good copy, becomes a tiresome task.
10. I insist upon John coming to see me himself.
11. Rushing breathlessly to the station, the train pulled out before our disappointed eyes.
12. I insisted upon him being the one to go.
13. I agreed that it was to be her, not him, whom I should send.

## Correct Use of *Shall* and *Will*, *Should* and *Would*

These two auxiliary verbs are used both to form the future tense of a verb (*I shall go, he will go*) and to express determination, willingness, or desire (*I will go, he shall go*). Because of this double use it is easy to make mistakes in these forms. The following rules should therefore be learned :

1. To express *futurity*, use *shall* or *should* in the first person and *will* or *would* in the second and third persons.

*I shall* arrive tomorrow.

*I should* find it very inconvenient to go.

*They will* meet us at five o'clock.

*He would* meet us there if he could.

2. To express *determination*, *willingness*, or *desire*, use *will* or *would* in the first person and *shall* or *should* in the second and third persons.

*I will* meet you there tomorrow.

*I would* not do it, whatever happened.

*They shall* meet us at five o'clock.

*He shall* meet us there, whether it pleases him or not.

3. In *questions* use *shall* or *should* in the first person ; in the second and third persons use whichever form is expected in the answer.



## Modern Business English

*Shall* I close the door?

*Should* we find places if we went at six?

*Shall* you be able to come? (Yes, I *shall*.)

*Will* you go with us? (Yes, I *will*.)

*Would* she go if we asked her? (Yes, she *would*.)

*Will* your store close at five? (It *will*.)

4. In *indirect quotations* (where one speaker reports the words of another speaker), in general use the word that was used in the original remark.

Direct Quotation: "I *shall* go."

Indirect Quotation: He says he *shall* go.

Direct Quotation: "I *will* not go."

Indirect Quotation: James says he *will* not go.

When direct quotations are turned into indirect quotations, there is frequently a change from the present to the past tense. In this case *shall* or *will* changes to *should* or *would*.

"I *shall* go."

He said he *should* go.

"I *will* not go."

She said she *would* not go.

5. *Should* may be used in all three persons in the sense of *ought*, to express duty or probability.

He *should* be more careful.

The train *should* be arriving about now.

### Exercise 52 · Oral

Explain the meaning of each italicized word in the following sentences:

1. When a person's desire for money has been satisfied, he *will* still be conscious of other needs.
2. I *will* go with you.
3. The sun *will* set at about seven o'clock.
4. I *shall* be ready at noon.

5. Not only *will* hot food and drink warm the body, but any food *will* enable the body to keep up its heat.
6. You *will* be expected to report at seven sharp.
7. It is necessary to a successful business that its advertising *shall* be truthful.
8. Fuel, as we *shall* see, is one of the important articles of commerce.
9. It is intended in this school that the student *shall* utilize the knowledge he already has.
10. If a person were investing money, he *would* want to know first the character of the person with whom he was to deal.

## Exercise 53

Rewrite any of the following sentences containing errors in the use of *shall*, *will*, *should*, or *would*, and be ready to explain the errors that you have corrected :

1. I will be pleased to have you call at my office.
2. I shall be pleased to receive your answer.
3. We will be sorry to hear that you cannot come.
4. We will enjoy having you in our office.
5. I will be so frightened when my turn comes for an interview that I will not be able to open my mouth.
6. I would much prefer to remain in my present position.
7. Will you be able to do the work? (Yes, I shall.)
8. Without further explanations, I will simply say at this time that our part of the contract will be fulfilled in time.
9. I would like to have you call at my store.
10. I can see that I will be left all alone.

## Exercise 54

Complete the sentences below by adding to each, in the form of an indirect quotation, the expression in parentheses :

EXAMPLE. He writes (I shall be in the city next Friday).  
*He writes that he shall be in the city next Friday.*  
 He told me (I will be in town [intend to be] on Friday).  
*He told me that he would be in town on Friday.*

1. He says (I will send you the money by the tenth of March).
2. He wrote (I will send the money on time).

3. I am reliably informed (they are well able to take up that note).
4. They thought (it will be very appropriate to ask him to make a few remarks).
5. They told me that John distinctly said (I will never consent to any such thing).
6. We all believed (you will consent to waive your rights in the matter).
7. He said to me yesterday (I shall always regret that I was not present at the dinner).

### *Sentences, Clauses, and Phrases*

Pages 501-504, in Appendix A, may be consulted for definitions and illustrations of sentences, clauses, and phrases. It is important to understand each of these types of expression, and to avoid writing a mere phrase or clause where a complete sentence is demanded.

#### *Exercise 55*

Rewrite as sentences the expressions below which seem incomplete, adding words and otherwise making alterations that seem necessary. Be ready to point out the expressions which may properly be considered *elliptical* sentences (see page 501) and to prove that each sentence not rewritten is complete.

1. Write the letter.
2. Points to be considered.
3. Absolutely not.
4. Pin the ten dollars to the inclosed application blank.
5. May I hear from you in a few days?
6. Had he been a little more careful, he would not have lost the money.
7. No.
8. Just a minute.
9. And let him see also our last financial statement.
10. If he has not told you the truth about his mower, how do you know that he has told it about mine?
11. Answering your letter of January 2.

## Exercise 56

Rewrite the following sentences in accordance with the directions in parentheses. Be ready to point out improvements that you have made by changing the structure.

1. I have a number of important letters to write and shall not be able to leave town before six o'clock. (Rewrite as a *complex* sentence.)
2. This is his office chair, and which he had especially made according to his own ideas of what an office chair should be. (Rewrite as two sentences: one *simple*, the other *complex*.)
3. He occupies a commodious office. It is on the seventh floor of our building. This office is very quiet. (Combine into one *simple* sentence.)
4. May I hear from you in a few days? (Express the thought as nearly as you can in a *declarative* sentence, ending with a period.)
5. In winter the clerks freeze with the cold, and in summer they are stifled with the heat. (Rewrite, putting both verbs in the same voice, either both *active* or both *passive*.)
6. We lend most conservatively and so have large margins of safety on each mortgage. (Express as a complex sentence. Do they "have large margins of safety" *because* they "lend most conservatively" or do they "lend most conservatively" *in order that* they may "have large margins of safety"?)
7. Did you ever cut down a tree? Of course you had, and you knew what a back-breaking job it is, and when it was down you still have a good-for-nothing stump to tussle with. (Rewrite as one sentence, giving special attention to the correct use of *tenses*.)
8. The price of your stocks and bonds vary from week to week, but if you showed good judgment in selecting them, you did not have to worry, for there was more than blue sky behind them. (Rewrite the sentence, being careful to remove all grammatical errors.)

## Exercise 57

List the numbers of the following statements, and after each number write a sentence illustrating the statement, to

show that you are able to apply the rule as well as to understand it. In some instances more than one sentence may be required.

1. Two or more subjects joined by *and* require, as a rule, a plural verb.
2. Two or more subjects connected by *or* (or *nor*) require a singular verb, unless one or both of the subjects are themselves plural, in which case the verb usually agrees with the nearer.
3. A collective noun takes a singular verb when the noun is intended to designate a group considered as a whole.
4. In the first person *shall* is the correct word to use in asking questions.
5. *Its* is a possessive adjective; *it's* is a contraction combining a pronoun and a verb.
6. Many words are sometimes one part of speech and sometimes another.

### Exercise 58 · Review

A. List the italicized expressions in the sentences below, and after each expression write its name as a part of speech. In addition to the eight parts of speech, you may find in these sentences words that should be classified as *expletives* (see Appendix A, p. 500). You may find it convenient also to use the term *verb phrase* for certain groups of words or to use the terms *infinitive*, *participles*, and *gerunds*; a participle or infinitive may often be classified as part of a verb phrase.

EXAMPLE. *We were told that there wasn't a moment in which to compare the letters.*

*we*: pronoun

*were told*: verb phrase

*there*: expletive

*was*: verb

*n't (not)*: adverb

*to*: preposition, used as sign of infinitive

1. He began *to insist* that *fast* mail trains *had made* us close neighbors.
2. You *will find inclosed* our check for \$175.55.

3. If I had Aladdin's Lamp, *I'd rub it and ask the good genie to give me a check for seventy-five dollars; but since I haven't any such lamp, I'm sending you my note for the amount.*
4. *Who* wouldn't be *enthusiastic over an assortment like this?*
5. By *remaining* a half-hour after five o'clock for a few days, you *will be able to bring your work up to date.*
6. His *moving* about the room *makes me nervous.*
7. I intend to *go home* as soon as the office boy comes back from *lunch.*
8. May we rely upon your *replying* definitely *within the next few days?*
9. In *answer to your inquiry of January 23*, I am able to say that *no competitor of yours will receive from us any consideration that will be detrimental to either your business interests or ours.*

**B.** Write the following kinds of sentences. Underline in your sentences the elements named and italicized below.

1. A simple sentence containing a *compound predicate*.
2. A complex sentence containing an *adjective clause*.
3. A compound sentence containing an *adverbial clause*.
4. A simple sentence containing an *adjective phrase*.
5. A declarative sentence containing a *subordinate clause*.
6. An interrogative sentence containing an *adverbial clause*.
7. A simple sentence having for its subject a *substantive (noun) phrase*.
8. A sentence containing a verb that is in the *past perfect passive form*.
9. An interrogative sentence in which *shall* is *part of a verb phrase*.
10. A declarative sentence in which *will* is *part of a verb phrase*.

**C.** Write the numbers of the sentences below, and after the numbers write the word in parentheses that will correctly complete the sentence :

1. The plural of *brother-in-law* is (~~brothers-in-law~~, ~~brother-in-laws~~, ~~brother-in-law's~~).
2. The news (*is*, *are*) astonishing.

3. (Whom, Who) do you suppose said it?
4. I knew it to be (she, her).
5. Your work is satisfactory; (those, them) letters look very (well, good).
6. I (shall, will) be pleased to see you at four o'clock.
7. I will try (to, and) call on him this afternoon.
8. Your writing is certainly different (from, than) (her's, hers).
9. He is one of those men who never (go, goes) back on (his, their) word.
10. John and I wish that you (was, were) more careful.

*D.* Rewrite the following sentences, giving especial attention to their grammatical construction:

1. If I was given another hour, I could finish these letters.
2. I don't like Tom borrowing things from my desk every day.
3. He is one of those persons who never forgets his own importance.
4. I tried to have answered the telephone before he rang off.
5. After waiting almost an hour, the telephone rang, and I rushed for the receiver.
6. We can see no harm in you applying for the position.
7. This desk is for you and I.
8. His statement has been proven wrong by our audit.

*E.* Examine carefully the following sentences and rewrite those that contain errors:

1. The United States are more interested in the west Indies than in the east Indies.
2. The employee which I try to praise is the one who merits but does not seek praise.
3. I am interested in Jones' sale of mens and boys shoes.
4. Every crises is a temporary condition, although we often do not think so.
5. That is somebody elses call.
6. You will find my desk by the window; her's is at the right of mine.
7. Do you happen to know who he wished to see?
8. He wishes you and I to go to the office at once.
9. She is one of those persons who know the value of promptness.

10. Do you know where he has gone.
11. I decidedly object to him coming in at half past nine every morning.
12. Such good news is sure to strengthen the market.
13. For a beginner he can typewrite very rapid.
14. If I were he I should telegraph immediately.
15. Are you certain that it was her that called on the telephone?
16. He wished to know if you will see him.
17. I will be some surprised if he makes a settlement.
18. We run a full-page advertisement last week.
19. Those typewriters sound noisily even when we have our door shut.
20. Don't you think that these kind of pencils are more preferable?

### PROBLEMS

5. The meaning of "I seen him do it" is as clear as that of "I saw him do it." Nevertheless anybody who respects his language will avoid the first sentence. Why?

6. Give what you think is the most convincing reason why one should have in business a good working knowledge of grammar.

7. A successful business man who was especially careful in his use of English was talking with a young woman, a prospective employee. In the course of the conversation he used the following sentence: "Of course, if one was to think of nothing but his grammar in business, he probably should never have much business."

"There!" said the young woman to herself. "You have made four errors yourself in one sentence."

Was she correct in thinking there were four errors in the sentence? Does it contain any errors?

8. A young man who had recently graduated from high school was still rather weak in his use of English. Especially was he deficient in grammar and spelling. Nevertheless his father gave him a somewhat important junior executive position in business. The instructor in English in the high school told the young man that he should immediately try to improve his command of language, particularly in the written form.



"Really, that won't be necessary," replied the young man, "for Father has given me a well-trained secretary, who will correct any errors that I make in dictating and will see that my letters are well written. All I shall have to do is sign them."

Do you think that the young man gave a sufficient answer to the suggestion of his English teacher?

9. "The rules of grammar do not derive their authority from logic, but from good usage — that is, from the customs or habits followed by educated speakers and writers."

Show that you understand the following expressions, taken from the statement above, and give examples that will illustrate your explanations:

grammar      logic      good usage      customs      educated speakers

Give examples of rules of grammar founded upon logic and examples founded mainly upon good usage.

10. Prepare a statement of three or four hundred words that might be of some practical assistance to a young man who says that he "doesn't know much about grammar," but who would like to know enough about the subject to help himself to talk and write with reasonable correctness.

Be prepared to give the content of your paper in a talk before your class.

## CHAPTER III

### Punctuation

#### The Use of Punctuation

Punctuation marks are an aid to clearness in written expression. To some extent they take the place, in writing, of the tones, inflections, and pauses of the voice in talking. By the length of a pause a speaker can indicate the degree of separation that he wishes between words; by a fitting tone he can show emphasis or excitement; by a sudden change in his voice he can suggest an abrupt change in thought. Naturally, however, a writer is unable to use directly such personal means of making his message clear, but he has in punctuation marks excellent, if not complete, equivalents. With the comma, semicolon, period, and other marks he can indicate various lengths of pauses; with the interrogation mark he can ask a question; with the exclamation mark he can express emotion; with the dash he can show abrupt change in thought or point of view.

Since the purpose of punctuation is to make the meaning clear, obviously only such marks should be used as really are an aid to clearness. "Too little rather than too much" seems to be the popular motto governing modern punctuation. Especially does this point of view hold in business writing.

#### Correct Punctuation

There is a certain variety in the choice and use of some punctuation marks, but nobody can be a law unto himself in such matters. If punctuation is to make reading clearer, it must follow the accepted rules, nor should these be departed from without excellent justification. For example, the

omission of the commas from the ends of lines in addresses on envelopes is justifiable, for the comma is not in the least necessary to clarity.

The letter reproduced on pages 61-63 is written in three different ways: (1) with no punctuation or capitalization, (2) with excessive punctuation and capitalization, (3) with punctuation and capitalization used only as an aid to clearness. The last is clearly the one which is most easily read.<sup>1</sup>

### Punctuation Marks in Common Use

The following punctuation marks are in common use: period (.), comma (,), semicolon (;), colon (:), interrogation mark (?), exclamation mark (!), quotation marks (" "), dash (—), parentheses ( ), and brackets [ ].

NOTE. Capitalization, the apostrophe, and italics, although not really marks of punctuation, may be conveniently treated in this chapter.

In the following arrangement the period shows the greatest degree of separation, the comma the least: period, colon, semicolon, comma.

The interrogation mark and the exclamation mark, like the period, may complete a sentence, and, like the comma, they may occur between words in a sentence.

### The Period

The period is used as follows:

1. At the close of a declarative sentence.

The mill is open.

Shut the window.

2. After almost every abbreviation.

Mr., R. I., acct.

### The Comma

The comma is used as follows:

1. To separate the members of a series of words, phrases, or clauses.

<sup>1</sup>For a full discussion of punctuation as applied to letters see Chapter VII.

detroit michigan

may 24 19—

mrs j h bailey

496 parkway

fairlawn michigan

my dear mrs bailey

from the distant fascinating orient to the  
state of michigan from the rue de la liberté  
to main street from a plantation in brazil to  
your breakfast table come the delights of a  
discriminating taste we are prepared to sup-  
ply you with delicacies from nearly every  
country in the world it gives us pleasure  
to send you a catalogue descriptive of our  
products we deliver in your vicinity daily so  
that all orders are promptly filled we shall  
be pleased to serve you at any time

very truly yours

a h manchester & company

Detroit, Michigan,

May 24, 19—.

Mrs. J. H. Bailey,  
496 Parkway,  
Fairlawn, Michigan.

My Dear Mrs. Bailey:—

From the Distant, Fascinating Orient, to the State of Michigan. From the Rue de la Liberté, to Main Street. From a Plantation in Brazil, to your Breakfast Table come the Delights of a Discriminating Taste. We are prepared to supply you with delicacies from nearly every country in the world.

It gives us pleasure to send you a catalogue, descriptive of our products. We deliver in your vicinity daily, so that all orders are promptly filled. We shall be pleased to serve you at any time.

Very Truly Yours,  
A. H. Manchester & Company.

Detroit, Michigan

May 24, 19—

Mrs. J. H. Bailey  
496 Parkway  
Fairlawn, Michigan

My dear Mrs. Bailey:

From the distant, fascinating Orient to the state of Michigan; from the Rue de la Liberté to Main Street; from a plantation in Brazil to your breakfast table come the delights of a discriminating taste. We are prepared to supply you with delicacies from nearly every country in the world.

It gives us pleasure to send you a catalogue descriptive of our products. We deliver in your vicinity daily, so that all orders are promptly filled. We shall be pleased to serve you at any time.

Very truly yours,

A. H. Manchester & Company

I sold a bat, a ball, and a baseball glove.

Modern business men have adopted many inventions for saving time, reducing labor, and lessening expense.

An account is kept with the bank, deposits are made, and checks are drawn.

2. To separate words or phrases that express contrast which is especially emphatic. *P III HO*

Pay the expressage on the first order, but not on the second.

3. To set apart parenthetical expressions when the degree of separation is too slight to warrant the use of parentheses or dashes. The following expressions may be classed as parenthetical and should be set apart by commas:

a. Many adverbial expressions that are unessential to a complete meaning. *1237428*

There was, however, nothing to be done about it.

b. The relative clause that is simply descriptive, or non-essential.

Long, intricate sentences, which usually require complex punctuation to make them plain, should not be used.

But if the relative clause is essential, that is, one that plainly restricts the main subject to some particular class or thing, no comma is used.

Sentences that require a complex system of punctuation should be avoided.

c. Words in apposition.

We refer you for further information to our representative, Mr. Henry L. Pierce, who will call on you this week.

But if the word in apposition is essential, no comma is used; for example, in the sentence above, if there is more than one representative, no comma is used after *representative*.

d. Many participial phrases and adverbial clauses at the beginning of sentences

Having finished his meal, he turned to his list of appointments.  
When you have finished the letter, please come to my room.

4. To set apart informal or short direct quotations.

He asked, "Did you make the sale?"

I will quote a maxim that fits this case, "Easy buyers make hard collections."

5. Sometimes to separate the parts of a compound sentence when these parts are simple and closely connected in meaning.

A receipt need not be taken when an account is paid by check, but it may be properly asked for if desired.

6. To take the place of omitted words when the pause at the omission is a marked one.

Some firms require detailed reports; others, nothing.

7. To separate each group of three figures from the next group in a sum expressed in figures. (The figures denoting cents are preceded by a period.)

64,340

8. To set apart words used in direct address.

Miss Allen, will you please bring me order No. 5630?

NOTE. For the use of the comma in the heading, address, and complimentary close of a letter, see pages 221-234.

### *Exercise 59*

Copy and insert commas and periods (supplying capitals if necessary) in the following and be prepared to give the rules for the marks which you use:

1. Where adopted suffrage equality has been successful.
2. I will accept your excuse but your grade will probably be changed by the instructor.
3. The check which you regret has not yet come through will be sufficient receipt.



4. Seven of our United States are vitally interested in the great Colorado River which with its major tributaries has a length of more than 1700 miles and the phenomenal fall of 10000 feet between its headwaters in the Rocky Mountains and its mouth in the Gulf of California.

5. The first transatlantic telephone conversation has been described as follows:<sup>1</sup>

"Good afternoon" said a pleasant British voice in the receiver at my ear.

"Good morning" I replied.

That sounds wrong but it is absolutely right for I sitting in a long-distance telephone booth in New York City was speaking with a man in London it was two o'clock in the afternoon for him but only nine o'clock in the morning for me.

My voice reached him over telephone wires 70 miles to a radio transmitting station at Rocky Point Long Island thence by radio 3300 miles to a receiving station at Broughton England and then over telephone wires 70 miles to London.

At 3:30 in the afternoon in London in the course of the first radio telephone conversation over the Atlantic when Big Ben chimed from the Houses of Parliament all the windows were opened and the New York listeners were asked if they heard the chimes.

"We heard them very well indeed" flashed back the reply.

6. This morning we saw our friend Brown hurrying along the street brows knit and mind apparently full of profit and loss he passed a vacant lot where two boys were playing with a baseball one missed a catch and the ball rolled toward Brown suddenly we saw him go down for the ball as neatly as Hollocher or Groh would have gone down we saw him rise quickly and throw the ball back to the boy just for that second Brown thought he was playing ball again we do not flatter him by saying that both the stop and the throw were as good as any he ever made but apparently he had not lost all his skill then we saw him smile and resume his walk to the office with his head up and his step lighter his whole day had been brightened what we all need is more play

<sup>1</sup>From Harold Rugg's "An Introduction to American Civilization," Ginn and Company, Boston, 1929.

### The Semicolon

The semicolon is used as follows :

1. To separate the members of a long compound sentence when these members are complex, or when they contain in themselves commas, so that commas would not be sufficient to make the meaning clear.

Close punctuation, characterized especially by the use of commas, was common in English in the eighteenth century and is the rule in present French usage; but open punctuation, characterized by the avoidance of all punctuation marks not clearly required by the construction, now prevails in the best English usage.

2. To separate short independent clauses closely connected in meaning.

One of these great transcontinental roads is designed to traverse the Dominion of Canada; the other is planned to cross the United States.

NOTE. When three or more clauses are short, simple in construction, and so closely connected in meaning that the semicolon seems to give too great a degree of separation, the comma may be used.

I came, I saw, I conquered.

3. Before a series of words in apposition with a general term, introduced by *viz.*, *i.e.*, *e.g.*, or similar expressions.

We handle four grades of flour; viz., King Philip, Great Western, Everybody's, and Baker's Best.

There is an unfortunate tendency among some business writers to avoid the use of the semicolon. They do not seem to realize that the comma is frequently a poor substitute for it and that the dash is intended for a very different purpose and is really not a substitute at all. It will help you to use semicolons with more confidence if you will remember these two things:

1. The semicolon is used only between expressions of the same kind or weight.
2. The semicolon is never used between a principal clause and a subordinate clause.

**Exercise 60**

Copy and insert semicolons and commas in the following:

1. Let us write more frequently to each other each of us should know more intimately what the other fellow is really trying to do.
2. As ships became available and there were fish and lumber to use in trade some commerce was undertaken by the colonists and from those early days to the present time New England people have become more and more interested in and dependent upon commerce.
3. We have a saying that "a Jack of all trades is master of none" that is he can do a great many things fairly well but nothing extremely well.
4. The wool-raising regions of this country are in the first place unfavorable for manufactures and secondly they are unable to furnish us with all the wool we need.
5. The first overshoes imported into this country were made of a single piece of rubber today a rubber shoe has seven or eight different parts and a rubber boot over twenty.

**The Colon**

The colon is used as follows:

1. Before a formal enumeration, which is often introduced by some such expression as *this*, *these*, or *as follows*.

Our position in regard to the present value of your plant is based on some such argument as this: depreciation applies to all forms of personal property, such as buildings, machinery, furniture, and fixtures of all kinds.

2. Before a direct quotation of a formal nature.

Huffcut says on this very point: "An infant is a person under the age of twenty-one. In many states women become of age at eighteen or even younger if married."

3. To separate from the rest of the sentence an explanatory clause that is not introduced by a conjunction. (Such a use of the colon indicates a wide degree of separation between what precedes and what follows it.)

We ask you to visit our sample rooms and examine our goods for yourself: investigation does not weaken a good cause.

4. Between the hour and minutes when time is expressed in numbers. (The period also may be used.)

12:30 P.M.

7:45 A.M.

***Exercise 61***

Copy and insert semicolons and colons in the following:

The salaries of the justices of the Supreme Court are as follows first and second districts, \$17,500 remaining districts, \$7200 but nonresident justices sitting in the appellate divisions of the first and second departments receive the same compensation as the justices in those departments.

***Exercise 62***

Copy from the text of this book three selections that illustrate uses of the colon. Omit all punctuation marks and pass your paper to some other student, who will punctuate and return it to you for correction.

***Exercise 63***

Write a sentence in which you mention all the subjects you are studying. See if you can make a colon an appropriate part of your punctuation.

***Exercise 64***

Quote in writing a good business maxim. Use a colon.

**The Interrogation Mark**

The interrogation mark is used as follows:

1. After a question or after each of a series of questions.

Will you accept our offer?

What is your best quotation on flour? on salt in bulk? on corn meal for fall delivery?

2. To express doubt as to the accuracy of a statement. In this case it is inclosed in parentheses.

His address is 52 (?) Quentin Avenue.

NOTE. The interrogation mark is not used to suggest ironical humor.

### The Exclamation Mark

The exclamation mark is used as follows:

1. After an expression of strong emotion.

What delightful news!

### Exercise 65

Copy and punctuate the following:

1. May I have some paper
2. I should like to have some paper
3. Please answer the following questions Are your prices lower than his Are your goods better
4. That is just what I want
5. Do you not know that bills should be receipted
6. May we have your answer this week

### Quotation Marks

Quotation marks are used as follows:

1. Before and after every direct quotation.

Speaking of punctuation, Genung says, "There are two marks, or indications, of completed structure: the capital and the period."

2. To inclose the titles of books.

Adam Smith's great work is his "Wealth of Nations."

NOTE 1. There is a growing tendency to omit quotation marks before and after book titles, particularly where they are not needed as an aid to clearness. When the quotation marks are omitted, however, the title should be in italics.

I am sending you a copy of Phelps's *World War*.

NOTE 2. When a quotation is included within another quotation, the former is inclosed by single quotation marks. A quotation placed within the second quotation is inclosed in double quotation marks, and so on.

He wants us to answer the following question: "What is meant by 'bulls' and 'bears'?"

## The Dash

The dash is used as follows :

1. To indicate a sudden change in thought or construction.

As for the rest — well, you must use your own judgment.

2. To mark a degree of separation greater than that indicated by the comma and less than that indicated by parentheses.

The dash is much overused by inexperienced writers. The tendency in advertising seems to be to employ the dash as a fitting substitute for almost any other punctuation mark. A glance at the advertising material of almost any magazine will show you how popular its use is today. This may be desirable in advertising display, but if you examine such uses you will almost invariably find that a comma, a semicolon, or even a period would be more appropriate in ordinary writing.

## Parentheses

Parentheses are used to inclose explanatory matter that may be omitted without changing the grammatical structure of the sentence.

Sir Isaac Pitman (1813–1897) was knighted for his great services to stenography.

## Brackets

Brackets are used to inclose matter inserted by some person other than the author ; for example, by an editor.

“He [Pitman] was greatly interested in the subject of reformed spelling.”

## The Apostrophe

The apostrophe is used as follows :

1. As a sign of the possessive case.

The *lady's* glove

The *ladies'* gloves

2. To indicate the plural of letters, figures, and signs.

Make your *8's* plainer and dot your *i's*.

## 3. To mark the omission of a letter or a word.

don't (do not)                      doesn't (does not)  
o'clock (of the clock)

*Exercise 66*

Copy and punctuate the following :

1. The pamphlet issued by the Postmaster-General says It is unlawful to send an ordinary letter by express or otherwise outside of the mail.
2. Crabbs Synonyms is a valuable book for the study of words.
3. We are entirely satisfied but you knew that when you received our last order.
4. These cities New York Chicago Boston and Philadelphia are among the worlds great business centers.
5. A Peerless chimney is easily cleaned but not easily broken.
6. Bulls and Bears by Dwight Jameson Conrad Publishing Co \$200 is the best book I know to introduce the novice safely to the mysteries of the stock market.
7. It was once remarked of him Northcliffe that whereas he had formerly published newspapers for those who could not think he had now begun to publish them for those who could not read.
8. The superintendents office the door of which we just passed is too easy of access it should be on the top floor.
9. You cant improve your handwriting unless you take more care If you persist in making your *ms* and *ns* the same and *os* like *as* you cannot expect to pass in penmanship.
10. Would you learn of a new and safe investment Then fill out the inclosed card and mail it to us at once.

**Capitalization**

Begin with a capital letter the following :

1. The first word of every sentence, of every line of poetry, of every formal resolution ; as,

*Resolved:* That it is the sense of this meeting, etc.

2. Proper names in general, including the names of the months and days of the week.

NOTE 1. The names of the seasons are not begun with capitals. Such words as *east*, *west*, *northwest*, etc. are capitalized when they are used as the names of certain sections or countries, but not when they indicate merely direction.

The *West* is a great country.

The building faces the *west*.

NOTE 2. In book titles only the first word and the important words are capitalized.

Smith's "Business English and Correspondence"

Dickens's "The Cricket on the Hearth"

## 3. Most adjectives derived from proper nouns.

The latest *Parisian* styles.

A good piece of *Dresden* china.

4. All titles of respect, honor, or office; such words as *mayor*, *president*, and *chairman* when used as a substitute for a proper name or when preceding a name.

I have just sent a letter to the Honorable John S. Norris.

It gives me great pleasure to introduce the speaker for the evening, President John W. Krantz, of the firm of Wilson and MacCormack.

## 5. The pronoun *I* and the interjection *O*.

NOTE. Common nouns and adjectives often begin with a capital letter when they are the important words of definitions.

## Exercise 67

Write sentences in which the above rules are applied.

### Italics

To indicate italics in written or typewritten manuscript, place a straight line below each word that is to be italicized. The following expressions are commonly italicized in the body of a paragraph:

1. The title of a book. Be sure to italicize the exact title. If it includes an article (*a*, *an*, or *the*), the article is italicized.

*Scott's Monastery*

*A History of Money*



NOTE 1. In spoken language or connected writing, *a*, *an*, or *the* at the beginning of a title may be omitted after a noun in the possessive case or after a possessive adjective.

1. I once read *Brown's* "History of Money."

2. I read *his* "History of Money."

NOTE 2. On page 72 it has been said that titles of books are inclosed in quotation marks. Either italics or quotation marks may be used, but not both.

## 2. Names of ships.

He booked a passage on the *Mauretania*.

## 3. Titles of newspapers and periodicals.

*The Sun*

*The New York Herald*

NOTE. Do not italicize the article *the* or the name of a city unless it is a part of the title.

*The New York Evening Post*

*The San Francisco Examiner*

4. Any word that requires special emphasis. In such instances, however, italics should be used very sparingly.

I wish you to write *at once* as to what your intentions are.

## Exercise 68

Copy, punctuate, capitalize, and italicize the following:

1. Last summer I read the new york daily world every day
2. I have studied algebra typewriting english and history
3. I see by the cleveland republican that there are many ohio people going abroad on the carmania
4. Is there anything to prevent your going now
5. The book I am reading is kidnapped by r l Stevenson
6. We request that you examine the thread give it a trial and let us know your opinion
7. The inclosed samples show the quality of our stationery which compares favorably with that made by the same process elsewhere may we have the pleasure of hearing from you
8. You may reach me by writing to the address given above or by telephoning to me at macon 183 m or stoneham 211 r between 8 a m and 2 p m

9. The committee on business education holds that english is the most fundamental universal and important subject of the commercial curriculum it is the one subject without which all the others would be of lessened value the committee therefore recommends that english be required from the first of the seventh year to the end of the twelfth year and that it be given first place in all considerations of time and methods of study

## *Exercise 69*

Copy and punctuate the following selections :

1. I sat in the New York office of the largest company in America that makes a business of buying and recovering scrap metal the telephone rang some one at the other end offered car-loads of old brass  
Make it a quarter of a cent less and Ill take it said the man at my end  
Apparently the man at the other end did make it a quarter of a cent less the receiver was hung up with evident satisfaction  
How much did that transaction involve I asked  
About fifteen thousand dollars  
When do you pay him on delivery I suppose  
He will get 90 per cent of his money now the rest when delivery is made
2. What would you give to have a servant who would work work work and after that be ready to work further a willing helper that would not grumble when the work was hard we know of one that cannot talk back to you will not wake you up by coming in late that will be on his good behavior for at least a year that will never ask for an increase in wages
3. In examining the reports submitted to us about the letters in this collection we were impressed by the frequency of remarks such as the following :  
  
It is rather difficult to pick out any one letter that has brought unusual results We write a great many letters around here and usually get out a general or form letter to the trade once a month we think that the reason for the returns we get can be given in one word continuity

4. Their office staff consisted of one flabby youth Turgis a stenographer named Miss Matfield who like most members of the English middle classes was incurably romantic at heart and an office boy of imagination

### Exercise 70

Copy the letter below, using such capitalization and punctuation as you consider appropriate to a modern letter. Consult Chapter VII for matters about which you are in doubt.

Gray stuart & company  
27 littleton road  
Chicago

December 20 19—

Mr richard k jones  
156 park avenue  
new york n y

Dear sir

If you export or import we believe that you will be interested in reading the revised edition of our illustrated booklet how business with foreign countries is financed

This booklet explains in a clear and interesting manner the methods and forms used by progressive houses engaged in foreign banking and it shows concretely what our company as an international bank can do for firms interested in foreign trade

We shall be pleased to send a copy of this valuable booklet if you will write on the attached card the name and address of the executive in your office who might be interested in the subject

Yours very truly

Colin johnston  
vice president

### Exercise 71 · Oral

Illustrate the following rules of punctuation by giving one example of the use of each rule :

1. The comma is used to separate the words in a series of words.
2. The comma is used to set apart a relative clause that is descriptive, or nonessential.

3. The semicolon may be used to separate short independent clauses closely connected in meaning.
4. The dash is used to indicate a sudden change in thought or construction.

### *Exercise 72*

Copy the following sentences and supply the necessary punctuation marks and capital letters :

1. I will never pay one cent angrily shouted the customer
2. The customer remarked that he wasn't going to pay one cent
3. I will not shouted the customer in angry tones pay a single cent
4. Do you mean to tell me that the customer said that he wouldn't pay us anything

### PROBLEMS

11. Bring to class some printed material in which you think the dash has been used as a poor substitute for some more appropriate mark of punctuation.

12. Construct a brief letter the meaning of which might be misunderstood if correct punctuation were not used.

13. Write a paragraph in which you use correctly the dash, the colon, and the semicolon.

## CHAPTER IV

### Spelling and the Use of Words

#### *Spelling*

##### **Importance of Spelling**

Bad spelling is objectionable to some persons who will overlook more serious faults. A misspelled word has caused many a letter to receive scant attention, even though its contents otherwise merited consideration. The applicant for a position who puts an *e* in *salary* or an extra *c* in *recommendation* is likely to be set down as careless or ignorant.

#### *Exercise 73*

*A.* Copy the incomplete words below, supplying whatever letters are missing :

1. a\_c\_o\_m\_d\_a\_t\_e
2. a\_l\_t\_r (to change)
3. m\_o\_r\_g\_a\_g\_
4. a\_n\_g\_l\_ (formed where two lines meet)
5. a\_p\_e\_r\_n\_c\_e
6. r\_e\_m\_i\_t\_n\_c\_e
7. e\_r\_o\_n\_o\_u\_s
8. c\_a\_l\_n\_d\_r (system of reckoning time)
9. c\_h\_a\_f\_f\_e\_r (one hired to drive an automobile)
10. c\_r\_i\_t\_i\_c\_i\_e (to judge as a critic)
11. d\_i\_s\_a\_p\_e\_a\_r
12. e\_i\_g\_h (8th)
13. e\_m\_b\_a\_r\_a\_s
14. i\_m\_e\_d\_i\_a\_t\_e\_l\_y
15. m\_i\_s\_p\_e\_l\_e\_d
16. o\_c\_u\_r\_e\_d

17. p\_e\_r\_s\_o\_n\_e\_l
18. p\_o\_s\_e\_s\_i\_o\_n
19. i\_n\_t\_e\_l\_l\_i\_g\_b\_l\_e
20. b\_u\_s\_n\_e\_s\_s

**B.** Copy the incomplete words below, supplying all missing vowels. Each omitted vowel is indicated by a dash (-).

1. bel\_\_ve
2. c\_\_ling (overhead covering of a room)
3. ch\_\_f
4. competitive
5. conven\_\_nt
6. dec\_\_t
7. gramm\_r
8. independ\_\_nt
9. n\_\_ther
10. s\_\_ze

**C.** Spell the following words :

1. The plural of your last name.
2. The possessive singular of your last name.
3. The name of the second month of the year.
4. The name of the day of the week which follows Tuesday.
5. The names of the states the abbreviations of which are —  
(a) Del., (b) Mass., (c) N. Dak., (d) Calif., (e) Miss.

## Standards of Spelling

There was a time when there were no set rules for the spelling of English words. Chaucer, the first great writer in English, wrote so common a word as *when* both *whan* and *whanne*, and Caxton, the first English printer, spelled *book* as *boke* and *booke*. Worcester calls attention to the fact that "in the translation of the New Testament, by Tyndale, who was distinguished for talents and learning, the pronoun *it* is spelled in no less than eight different ways, as follows: *it*, *itt*, *yt*, *ytt*, *hit*, *hitt*, *hyt*, *hytt*; and in some cases four or five of these different modes are to be found in the same chapter."

But today, while the spelling of English words may often

seem absurd or cumbersome, the accepted forms are usually invariable. In this particular the American business man remains conservative and conforms to good usage as indicated by some standard dictionary.

### **Correct Spelling**

Spelling is chiefly a habit of the eye. Great readers are usually good spellers because their eyes are accustomed to correct forms, and a word incorrectly spelled looks "wrong" to them.

To improve spelling one should —

1. Consult the dictionary when in doubt.
2. Divide a troublesome word into syllables.
3. Learn to pronounce every word correctly.
4. Use a troublesome word until its correct spelling is familiar.
5. Keep a list of all words that prove troublesome.

### **Rules for Spelling**

Since there are so many exceptions to almost all rules for spelling, the practical way to learn to spell is to give definite attention to each word. The following rules, however, are worth understanding and remembering:

1. Words of one syllable and other words accented on the last syllable, ending in a single consonant preceded by a single vowel, generally double the final consonant before a suffix beginning with a vowel.

drop, dropping	occur, occurring
begin, beginning	plan, planning

2. *a.* A final *e* is usually dropped before a suffix beginning with a vowel, but is retained before a suffix beginning with a consonant.

safe, safety	mere, merely
rate, rating	blame, blamable
hope, hoping	tame, tamable

**Exceptions:** judge, judgment      acknowledge, acknowledgment  
abridge, abridgment      true, truly

- b. Words ending in *ce* or *ge* retain the *e* before a suffix beginning with *a* or *o*, in order to preserve the soft sound of *c* and *g*.

change, changeable	advantage, advantageous
notice, noticeable	courage, courageous

3. a. Words ending in *y* preceded by a consonant generally change *y* to *i* before a suffix beginning with any other letter than *i*.

notify, notification	supply, supplying
inventory, inventories	apply, applies
library, libraries	try, tries

- b. Words ending in *y* preceded by a vowel generally retain *y* before a suffix.

play, playing, playful	delay, delaying, delayed
say, saying	pay, paying

4. When there is doubt whether a sound pronounced *ee* should be spelled *ei* or *ie*, remember that *c* is usually followed by *ei*.

receive, receipt	conceit, deceit
------------------	-----------------

As a rime puts it :

When the letter *c* you spy  
Place the *e* before the *i*.

5. The prefixes *dis*, *mis*, and *un*, and the suffixes *ly* and *ness*, do not usually affect the spelling of a word. If the prefix ends and the word begins with the same letter, or the suffix begins and the word ends with the same letter, naturally that letter will occur twice.

un-necessary, unnecessary	mis-spell, misspell
occasional-ly, occasionally	dis-satisfy, dissatisfy



**Exercise 74 • Oral or Written**

State the rule given above which applies to the italicized letters in each of the following words:

come, coming	lay, <i>laying</i>
defer, <i>deferred</i>	purchase, purchasable
dissolve	real, <i>really</i>
dun, <i>dunning</i>	rate, rating

**Exercise 75 • Oral**

Show that the following italicized words are exceptions to the rules indicated:

1. Hoe, *hoeing*; shoe, *shoeing*; see, *seeing*; dye, *dyeing*; mile, *mileage*. (Rule 2)
2. Shy, *shyly*; dry, *dryly*. (Rule 3)

**Exercise 76**

**A.** Write the plural of each of the following nouns and be ready to give the rule that applies in each case:

geography	company	chimney	money	penny
laboratory	journey	monkey	valley	story
assembly	library	country	ferry	boy

**B.** Write the third person singular, present indicative and past indicative, of the following verbs:

journey	marry	study	buy	pay
specify	hurry	deny	say	try
certify	carry	play	lay	fly

**Exercise 77**

The following words occur frequently in letters of application. Be prepared to write them from dictation.

application	experience	recommendation
correspondence	grammar	respectfully
business	graduate	respectively
convenient	qualifications	salary

English  
assistant  
eligible

principal  
superintend  
reference

testimonial  
address

## Exercise 78

The following words are frequently used in banking. Be prepared to write the list from dictation.

- |                |                               |                |
|----------------|-------------------------------|----------------|
| 1. antedate    | 8. collateral                 | 15. indorse    |
| 2. asset       | 9. counterfeit                | 16. negotiable |
| 3. balance     | 10. creditor                  | 17. principal  |
| 4. cancel      | 11. currency                  | 18. promissory |
| 5. canceled    | 12. depositor                 | 19. remittance |
| 6. certificate | 13. director                  | 20. reserve    |
| 7. check       | 14. guarantee ( <i>verb</i> ) | 21. securities |

## Exercise 79 • Oral

Be ready to give in your own words the best meaning you can of the words in Exercise 78 numbered 1, 4, 8, 14, 16, 21, and illustrate their correct use in sentences.

## Exercise 80

Place *i* before *e*  
Except after *c*.

Common exceptions to the rule given in this rime are *either*, *neither*, *leisure*, *seize*, and *weird*.

Copy the words below, supplying *ei* or *ie* for each blank:

- |                   |                   |                  |
|-------------------|-------------------|------------------|
| 1. ch_ _ fly      | 11. gr_ _ ving    | 21. p_ _ ces     |
| 2. rec_ _ ved     | 12. ch_ _ ftain   | 22. unw_ _ ldy   |
| 3. _ _ ther       | 13. s_ _ ze       | 23. perc_ _ ving |
| 4. gr_ _ vance    | 14. bel_ _ ving   | 24. br_ _ fly    |
| 5. th_ _ f        | 15. dec_ _ tful   | 25. p_ _ cemeal  |
| 6. unbel_ _ vable | 16. ap_ _ ce      | 26. ach_ _ ving  |
| 7. y_ _ lding     | 17. rel_ _ ved    | 27. rel_ _ ving  |
| 8. rec_ _ pt      | 18. conc_ _ ted   | 28. n_ _ ce      |
| 9. l_ _ sure      | 19. y_ _ lded     | 29. f_ _ lds     |
| 10. fr_ _ ze      | 20. ach_ _ vement | 30. unbel_ _ f   |

**Exercise 81 · Oral**

In the shipment of goods the following words are often used. Be prepared to pronounce, spell, and define every word in the list.

advise	demurrage	memoranda	specification
agreement	destination	nondelivery	tally
breakage	expressage	quarantine	tare
cartage	foreign	receipt	towage

**Exercise 82**

The following words are frequently used in commercial law. Be prepared to spell any of them, and, with the aid of a dictionary, write out definitions of numbers 2, 7, 11, 12, and 17.

- |                 |                   |                              |
|-----------------|-------------------|------------------------------|
| 1. abatement    | 7. attorney       | 13. defendant                |
| 2. affidavit    | 8. chattel        | 14. guaranty ( <i>noun</i> ) |
| 3. annul        | 9. concurrence    | 15. incorporate              |
| 4. appurtenance | 10. copartnership | 16. litigation               |
| 5. assign       | 11. copyright     | 17. partnership              |
| 6. assignee     | 12. counsel       | 18. procedure                |

**Exercise 83**

From the list of grammatical terms in Appendix A (pp. 499–500) select and write any that you cannot readily spell. Be prepared to dictate your list to the class.

**Exercise 84**

Write the names of the following groups, giving attention to capitalization:

1. The days of the week.
2. The months of the year.
3. The four seasons.
4. The public holidays in your state.

## Syllabication

It frequently becomes necessary to divide a word at the end of a line. This demands a knowledge of *syllabication*, or the division of words into syllables. Here, as in compounding words, we must depend on observation and consult the dictionary when in doubt. The following principles may assist in syllabication; but they are not exhaustive, and the student should consult some standard dictionary for a more detailed treatment of the subject.

1. Combinations of letters that are pronounced together must not be separated.

<b>Right:</b>	in-struc-tion	prin-ciple	ex-cept
<b>Wrong:</b>	instr-uction	pri-nciple	exc-ept

2. Words of one syllable are not divided.

ran	train	store
-----	-------	-------

3. A single letter should not be separated from the other letters of a word.

<b>Right:</b>	evolve	about
<b>Wrong:</b>	e-volve	a-bout

4. When a consonant is doubled, one of these consonants may usually be separated from the other.

paral-lel	com-mit-tee
-----------	-------------

NOTE 1. Words like *dwelling* (where the double consonant is also present in the simple word, as *dwelt*) are divided according to 5. Contrast, for example, *hit*, *hit-ting*.

NOTE 2. Two or more consonants that form a single sound must not be divided: *ele-phant*, *bach-elor*, *straight-en*.

5. Usually a prefix or a suffix may be separated from the other part of the word.

<i>pre-fix</i>	<i>in-convenient</i>	<i>sing-ing</i>	<i>post-script</i>
----------------	----------------------	-----------------	--------------------

**Exercise 85**

Select from the following list the words that may be divided into syllables, and write them, indicating the syllables by means of hyphens:

automobile	durable	ninety-five
breadth	excellent	paymaster
business	inconvenient	phonograph
dictionary	misspell	radio

**Exercise 86**

Select ten words from the list on pages 91-92 and divide them into syllables.

**Exercise 87 • Oral**

What is the difference in meaning between spelling and pronunciation? Consult the dictionary if necessary. Give examples.

**Exercise 88 • Oral**

Divide the following words into syllables, consulting the dictionary if necessary. Be ready to pronounce each word and to spell it correctly.

disappoint	correspondence	lease
disappear	merchant	customer
accountant	attorney	reservation
accommodation	library	plaintiff
recommendation	miscellaneous	stenography
appearance	defendant	signature
advertisement	groceries	statute
assignee	provision	statue
assets	tremendous	regular
mortgage	athletics	manufacturer

**Compound Words**

Good usage is the final authority in deciding what words shall be hyphenated. Many of the best authorities differ as to what words shall be written as compounds, but in general

it may be said that the use of the hyphen in nouns should be avoided as much as possible. When a compound word is in common use, the hyphen usually disappears :

baseball          football          notebook          textbook

Certain classes of words, however, are usually hyphenated :

1. Two or more words, usually distinct, when they are used as a modifying adjective. Note, however, that the same words when used as a predicate adjective are not hyphenated :

a machine-shop foreman	He is in the machine shop.
an out-of-the-way place	The place was out of the way.

2. Those in which a hyphen after a prefix helps to make clear the meaning of the word.

re-cover (compare *recover*)          re-collect (compare *recollect*)

3. Certain cardinal and ordinal numbers.

thirty-eight          thirty-eighth          one-hundredth

The following expressions are separate words :

all ready	no one	by and by
all right	en route	by the way
any time	per cent	one hundred

The following expressions are hyphenated :

cross-purpose	by-product	by-laws
cross-question	cross-stitch	good-by
father-in-law	ex-president	half-mast
self-evident	half-yearly	title-page

The following compound words are written as one word :

bookkeeper	bimonthly	somehow
misspelling	anywhere	clerkship
something	northeast	already
somebody	postscript	midday
schoolroom	midwinter	anybody
semiannual	anything	midnight

*Exercise 89*

Be prepared to write from dictation the words in the three lists given above.

*Exercise 90 · Oral or Written*

With the aid of the dictionary and the rules given on page 89 select from the following expressions those that should be hyphenated :

go as you please (race)	all right
would be (salesman)	some day
assembly hall (platform)	every day
gas stove (burner)	half hour
two hundred horse power (engine)	vice president
one and a quarter inch (bolt)	attorney at law
dirt cheap (bargain)	ten cent (knife)
ex governor (Snow)	cash register

*Exercise 91*

Write sentences in which you use the following expressions as separate words, hyphenated words, or single words :

school committee	book keeper	some thing	any body
common sense	mason work	some how	foot ball
mid year (sale)	head master	half circle	re write
in as much as	semi colon	play mate	can not
never the less	any where	rail road	do not

*Exercise 92*

Be prepared to write from dictation any one of the following selections. Attend to capitalization.

**A** BRIGHT young man, possessing force with executive ability, wanted in the office of a manufacturer as correspondent and assistant office manager, with opportunity for speedy advancement; must be able to invest \$5000 in company stock; salary to commence, \$1500; references exchanged. Address, giving age and past experience, E. W. S., Daily Record, Mishawaka, Ind.

**A** FINANCIAL institution recently organized in Florida desires first-class men to place part of its stock in different sections of the South; former experience not necessary, as this proposition is A1 and will appeal to anyone with money to invest; a splendid opportunity for a large income; applications treated in strict confidence. Address Treasurer, P.O. Box 1257, Tallahassee.

**W**ANTED, in a family of four, two girls to do all work except washing; those used to working together preferred; to the right persons good wages and steady employment; references required; also please state how long employed in last place. Address O. K. K., Indianapolis World.

**A**N EDUCATED, experienced, refined American young woman stenographer and general office assistant wanted in editorial office; an unusual opening for capable person; salary small at start; application must be in own handwriting, stating age, education, experience, references, and salary expected. Address V. S. L., San Francisco Advertiser.

## Exercise 93 · Oral or Written

The following words may be divided into groups of ten, and a group may be spelled each day:

- |                   |                 |                     |
|-------------------|-----------------|---------------------|
| 1. abbreviation   | 16. audit       | 31. competitive     |
| 2. accessible     | 17. auditor     | 32. concurrence     |
| 3. accumulate     | 18. auxiliary   | 33. conferred       |
| 4. achieve        | 19. avoirdupois | 34. conscientious   |
| 5. across         | 20. awkward     | 35. consistent      |
| 6. affiliation    | 21. believe     | 36. contributory    |
| 7. alienate       | 22. beneficial  | 37. credibility     |
| 8. all right      | 23. blamable    | 38. deceive         |
| 9. annex          | 24. bookkeeping | 39. deferred        |
| 10. apparatus     | 25. boundary    | 40. depreciate      |
| 11. appearance    | 26. business    | 41. difference      |
| 12. appreciate    | 27. calendar    | 42. dilapidated     |
| 13. apprentice    | 28. commercial  | 43. disappear       |
| 14. appropriation | 29. commit      | 44. disappoint      |
| 15. arrears       | 30. comparative | 45. dissatisfaction |



46. dissolution	72. laid	97. prohibitory
47. dissolve	73. lease	98. purchasable
48. dunning	74. ledger	99. receivable
49. eighth	75. legacy	100. receive
50. embarrass	76. liquidate	101. recommend
51. embarrassment	77. maintenance	102. reducible
52. emporium	78. maritime	103. reimburse
53. equivalent	79. metric	104. separate
54. exaggerate	80. mortgage	105. serviceable
55. existence	81. necessary	106. similar
56. extravagant	82. noticeable	107. specification
57. facsimile	83. occasion	108. speculator
58. February	84. occasionally	109. stationery
59. forfeit	85. occur	110. stereotype
60. forgery	86. occurred	111. succeed
61. forty	87. omission	112. syndicate
62. height	88. opportunity	113. tenement
63. hundredth	89. parallel	114. thousandth
64. indemnity	90. possess	115. together
65. independent	91. possession	116. traceable
66. indispensable	92. precede	117. transfer
67. insistence	93. preferred	118. transferred
68. insolvency	94. privilege	119. twelfth
69. intelligible	95. proceed	120. until
70. invoice	96. proficient	121. writing
71. judgment		

*Exercise 94*

Select from the following list of abbreviations, symbols, and other similar devices those which you consider in common use. Write sentences illustrating their use.

Am. = America; American	Ad val. = ad valorem (according to value)
A1 = first class	Agt. = agent
Acct. or acct. or a/c = account	A.M. or a.m. = before noon
Acct. Cur. = account current	Amt. or amt. = amount
Acct. Sales = account of sales	App. = appendix
Admr. = administrator	Asst. = assistant
Admx. = administratrix	Atty. = attorney
Adv. or adv. = advertisement	

Ave. = Avenue  
 bal. = balance  
 bbl. = barrel, barrels  
 bdl. = bundle, bundles  
 bk. = bank  
 B/L. = bill of lading  
 bldg. = building  
 b.p. = bills payable  
 b.r. = bills receivable  
 bu. = bushel, bushels  
 bx. = box, boxes  
 ¢ = cent, cents  
 c/o = care of  
 Co. = company; county  
 C.O.D. = collect on delivery  
 Coll. = collection; collector  
 Cr. = credit; creditor  
 cwt. = hundredweight  
 dept. = department  
 do. = the same  
 doz. = dozen  
 Dr. = debtor; Doctor  
 E. & O.E. = Errors and omissions excepted  
 e.g. = for example  
 Esq. = Esquire  
 etc. or &c. = and so forth  
 Exc. = exchange  
 f.o.b. = free on board  
 fol. = folio, page  
 ft. = foot, feet  
 gal. = gallon, gallons  
 gro. = gross  
 hhd. = hogshead, hogsheads  
 hund. = hundred  
 i.e. = that is  
 ins. = insurance  
 inst. = instant; the present month  
 int. = interest

inv. = invoice  
 Jr. = junior  
 kg. = keg  
 lb. = pound, pounds  
 M. or m. = noon  
 mdse. = merchandise  
 mem. or memo. = memorandum  
 Messrs. = gentlemen, sirs  
 mfg. = manufacturing  
 min. = minute, minutes  
 Mr. = Mister  
 Mrs. = Mistress  
 MS. = manuscript  
 N.B. = take notice  
 No. or no. = number  
 O.K. = correct  
 oz. = ounce, ounces  
 p. = page  
 pp. = pages  
 payt. = payment  
 pc. = piece  
 pd. = paid  
 per = by  
 per cent or % = by the hundred  
 pk. = peck, pecks  
 pkg. = package, packages  
 P.M. or p.m. = afternoon  
 P.O. = post office  
 pr. = pair  
 Pres. = president  
 prox. = proximo, of the next month  
 P.S. = postscript  
 recd. = received  
 ret'd. = returned  
 Rev. = Reverend  
 R. R. = railroad  
 Ry. = railway  
 Sec. = secretary

sq. ft. = square foot, square feet	vol. = volume
Sr. = senior	vs. = against
St. = Street ; Saint	W/B. = way bill
Str. = steamer	wt. = weight
Supt. = superintendent	Yd. or yd. = yard, yards
Treas. = treasurer	Yr. or yr. = year, years
ult. = ultimo ; of the last month	% = per cent
via = by way of	° = degree, degrees
viz. = namely, to wit	

### *Use of Words*

#### **Vocabulary**

The number and kind of words that a person understands and uses correctly indicate a good deal about what he knows. One may manage to struggle along in everyday matters with a rather small number of words, probably only a few hundred. An effective command of language, however, requires many more words than that, perhaps ten thousand or more. Nobody ever has *enough* words, for everybody who thinks at all has numberless ideas that he never thinks out clearly and certainly never expresses clearly, for lack of suitable words in which to mold them definitely. In general, learning a new word means having a new thought.

You may feel certain, then, that you have not enough words at your command and should take definite and practical means to enlarge your vocabulary. This will prove to be extremely interesting and worth while. Even from a strictly business point of view, it is one of the most practical tasks you can undertake. Among the means that you can avail yourself of most readily are the following:

1. Use of a dictionary.
2. Wide and diligent reading, especially reading aloud.
3. Careful observation of the language of good speakers and of well-educated persons in general.
4. Systematic listing and use of new words that seem especially useful to you.

## A Classification of Words

Everybody who is not actually illiterate carries in his head four vocabularies: these include words used in (1) thinking, (2) speaking, (3) writing, and (4) reading. The vocabulary with which one thinks is not clearly understood, but it probably has the fewest actual words; the vocabulary of reading, in which are many words that are understood but not used, has the most. The four divisions are cumulative; that is, all the words in the first are included in the other three, all the words in the second are included in the last two, and all the words in the third are included in the last. For, obviously, if one can use a word in speaking or writing one can understand it in reading.

Attention to your reading vocabulary will soon convince you that you already have in your mind a large number of useful words that you seem to forget entirely when you write or speak. Try to make *all* the words that you know serve your needs.

## Exercise 95 · Oral

If you have read the text of this book to this point, you have seen the words in the following list, and you have probably understood, at least in a general way, the meaning of the sentences in which they occur. Define each word and use it correctly in a sentence.

- |                 |                  |
|-----------------|------------------|
| 1. diligent     | 6. equivalent    |
| 2. depreciation | 7. disseminate   |
| 3. appellate    | 8. exemption     |
| 4. gallon       | 9. presumably    |
| 5. absurd       | 10. slovenliness |

## Exercise 96

Select from the preceding pages of this book and bring to class ten words the meaning and use of which are not quite clear to you. Exchange your list for that of some other student, and try to define his words and use them in sentences.

*Exercise 97*

Select from the paragraph below (1) the words which you do not understand, (2) the words which you understand but do not use, (3) the words which you might use in writing but probably not in speaking :

The power granted to the Federal Reserve Board to define the character of the paper eligible for discount by the regional banks has led to a lively discussion among clearing-house committees and individual bankers, whose opinions on this point have been asked by the Secretary of the Treasury. Some of these hold that the modern American system of granting continuous book credits to persons, firms, and corporations whose commercial standing is known to the banker is nearer to a cash basis and therefore safer and more economical than the European system of double-name paper and the open-discount market. These persons contend that the modern American system is a natural evolution, and that it would be both unwise and impossible to abolish it. They hold that successful banking depends upon the exercise of intelligent judgment formed through experience, and is not amenable to arbitrary rules. — HORACE WHITE, "Money and Banking"

**Another Classification of Words**

Another useful and interesting classification of words is the following :

1. Common everyday words that everybody knows: *the, and, telephone, money*.

2. Technical words that belong especially to a study, sport, vocation, or some other special field: *nominative* (grammar), *referendum* (politics), *writ* (law), *cut price* (business).

3. Words that belong to general knowledge and that you will hear used by good speakers and find in newspapers, magazines, and books of general interest: *eligible, improvident, connote, ascertain*.

The purpose of the classification above is rather obvious: some words are on duty most of the time; others appear

only on special occasions. The words in the first group are as commonplace and almost as useful as bread and butter; indeed, they are often called "the bread-and-butter words." Purely technical words are best reserved for technical discussions, but many words that originally had a very special meaning have drifted over into the third group or even the first. For example, *anchor*, a word originally restricted in its use to "those who go down to the sea in ships," may be heard today everywhere, from the bridge of a steamship to the pulpit of a church. On the other hand, *hawse hole*, an expression describing the hole through which the anchor chain passes, is probably known to scarcely one person in a thousand. It remains a strictly technical expression, reserved for the conversation of those who can talk easily about *keelsons*, *dead-eyes*, *cutwaters*, and other things that are more or less of a mystery to the "landlubber." So, in business, while the automobile salesman, for example, should be familiar with *carburetor*, *differential*, *bearing*, and numberless other terms that are used in describing motor cars, he should be rather careful not to overload his sales talk with such technical expressions, especially when he is talking with the average person, who really knows very little about the mechanical structure of an automobile.

### Exercise 98

Make a list of twelve words of which you know the meaning, but which may not be known to your classmates. Exchange your list for that of some other student and write definitions of the words in the list you have received.

### Exercise 99

From the pages of one of your textbooks make a list of ten words the meanings of which you do not clearly understand. Exchange your list for that of another student, and try to define his words and use them in sentences.

**Exercise 100 • Oral or Written**

**A.** Be able to define the following words, consulting a dictionary where necessary :

- |                                    |                     |
|------------------------------------|---------------------|
| 1. assets, liabilities             | 6. imports, exports |
| 2. bills payable, bills receivable | 7. express, freight |
| 3. debit, credit                   | 8. bull, bear       |
| 4. debtor, creditor                | 9. rise, fall       |
| 5. gross, net                      | 10. brisk, dull     |

**B.** Substitute for the numbers in the following sentences suitable words similarly numbered in the list given above :

1. (1) are the resources of a business ; (1) are things owed by a business.
2. A merchant desires always to have good (3), and does not wish to have his (1) in excess of his (1).
3. The (5) receipts for the month were \$12,000, but the (5) profit was only \$300.
4. A (4) expects to receive money ; a (4), to pay money.
5. In 1914 the (6) upon which custom duties were paid in the United States amounted to more than \$1,000,000.
6. Some persons think that a country, to be prosperous, must have larger (6) than (6).
7. To be financially sound a firm should have available (1) in excess of its (1).
8. When business is (10), banks usually give (3) more readily than when it is (10).
9. A (8) is a speculator who believes that stocks will (9) in price.
10. A (8) is a speculator who sells stocks which he does not own.
11. (7) rates are lower than (7) rates, but the delivery is slower.
12. He wired that he must have the goods at once by (7).

**Exercise 101 • Oral or Written**

In sentences of your own, use the words in the list in Exercise 100. Contrast as many of the words as you can.

## Exercise 102 · Oral or Written

In the following exercise proceed as in Exercise 100 :

- |                            |  |
|----------------------------|--|
| A. 1. consignor, consignee | 8. solvent, insolvent                  |
| 2. buyer, seller           | 9. trade price, retail price           |
| 3. retail, wholesale       | 10. written agreement, tacit agreement |
| 4. long, short             | 11. above par, below par               |
| 5. due, outlawed           | 12. cash, credit                       |
| 6. premium, discount       |  |
| 7. drawee, payee           |  |
- B. 1. The account may be morally (5) ; but as the debtor has paid nothing on it for many years, it is (5) and cannot be collected.
2. We are (4) on Christmas goods and can give you all you need, excepting that we shall be (4) on card games until our foreign shipment arrives.
3. The (1) cannot consider the (1) his debtor until the common carrier has actually delivered the goods.
4. When goods are sent by freight or express, the (2) is usually the (1) and the (2) is the (1).
5. A (3) merchant prefers to sell to the (3) merchant direct rather than through a jobber.
6. Some (3) merchants give a regular (6) for (12), but others prefer to give thirty days' (12).
7. When a stock is selling for 105, it is said to be selling at a (6) of 5 per cent ; if it is selling at 95, it is said to be selling at a (6) of 5 per cent.
8. A promissory note is a (10) to pay money at a certain time.
9. When a (2) accepts an invoice of goods on which the terms are stated to be thirty days, there is a (10) between him and the (2) that the account must be settled in that time.
10. A (3) merchant may sell the same goods as a (3) merchant, but he sells them at a lower price.
11. A (8) business is one in which the available assets exceed the liabilities.
12. A bank is not necessarily (8) when it cannot meet a run made by panicky depositors.
13. The (7) of a bill of exchange receives money, the (7) usually pays money.



14. Private checks, when sent long distances, are usually accepted at banks only at a (6).

### Exercise 103

Write original sentences illustrating the correct use of the words in the list in Exercise 102, A.

### Exercise 104 · Oral

A. Be ready to explain the meaning of the following terms as used in business:

journal	bearer	declare
account	current	draw
consignment	bona fide	indorse
ad valorem	carrier	honor
affidavit	compound	flat rate
audit	goodwill	party

### Written

B. Write sentences illustrating the use of the terms given above.

### Exercise 105 · Oral

Use the following words in sentences:

beg	favor	wire	communication
advise	same	telephone	refer
state ( <i>verb</i> )	above	inquiry	advance
receipt	instant	value	attention

### Exercise 106

Write a short paragraph which will show that you thoroughly understand one of the following terms:

collateral security	letter of credit	voucher
indemnity	open account	way bill
installment	rebate	sight draft

### Synonyms

"Each word in the language says or implies something which no other word in the language can say or imply."

Even if this statement is not absolutely true, it furnishes good reason for careful study of synonyms. As has probably been found in the preceding exercises of this chapter, it is often difficult to use a word correctly even when there are no others with which it is likely to be confused ; but certain words called *synonyms* are peculiarly difficult to use because of their similarity of meaning. *Synonyms are words that are nearly, but not exactly, alike in meaning.* The difference in meaning between words may sometimes be shown by using them successively in the same sentence. *Urge, ask, beg, crave, entreat, implore, petition, and request* are synonyms. Use these words in turn in the following sentence and discuss the different meanings thus given :

We ----- you to grant him more time.

## Exercise 107 · Oral or Written

Define each of the following words and be ready to show how it differs in meaning and use from the word with which it is paired. Which of the groups of words are synonyms?

accountant, bookkeeper	correspondence, letters
cashier, paymaster	advertisement, notice
corporation, firm	business, commerce
holiday, vacation	street, avenue
letter, communication	advise, tell
reference, testimonial	salary, wages

## Exercise 108

Copy each of the following sentences, inserting in the blank the more appropriate of the two words which precede the sentence. If both words seem appropriate, place the second choice in parentheses after the first.

accountant

bookkeeper

1. The ----- who was called in to examine the books of the firm said that there was no evidence of dishonesty.
2. In many small firms the ----- is also the secretary.

## Modern Business English

letter

communication

3. I have received your ----- of January 5.  
 4. In reply to your ----- of January 5, I wish to say that I shall be glad to see you at this office on the date mentioned.

correspondence

letters

5. She is usually busy with the president's ----- from nine o'clock until eleven o'clock.  
 6. Have you answered those ----- which I laid on your desk?

advertisement

notice

7. Please post this ----- in the main office so that all the typists will know exactly what the rules are.  
 8. I have sent the ----- to the morning newspapers, as he

business

commerce

9. I hear that his ----- is getting better every day.  
 10. Those who know least about the value of ----- to a nation are likely to criticize it most.

## Exercise 109 · Oral

Illustrate in sentences the correct use of the following words. You may find some difficulty in discriminating between some of them, but do not forget that even the length of a word may have a real effect on the reader or listener. Sometimes the difference between words is so subtle that it is almost impossible to state the difference, and yet we can feel that it is there. You can *purchase* or *buy* a house, but is the act quite the same in both instances? Possibly the difference is that we *buy* things of either great or small value, but *purchase* only costly, or valuable, things.

big, tremendous  
 goods, merchandise  
 purchaser, buyer

dealer, merchant  
 agent, underwriter  
 stenographer, secretary

teacher, professor  
 cost, price  
 forward, ship

**Exercise 110**

Examine the use of the italicized words in the following sentences. If any words seem to be wrongly used, substitute expressions that seem more appropriate.

1. *Genuine* Mocha coffee is not in *general* use.
2. The *universal* opinion in the United States is that, on the whole, the results of an election must be accepted.
3. North and South have a *mutual* interest in Memorial Day.
4. He was a *profuse* provider, but wasted very little.
5. There are *less* customers here than there were at three o'clock.
6. The offices are well lighted and very *healthy*.
7. He may be *inefficient*; but he is not *incapable*, for all he needs is training.
8. Everything that is *novel* is *new*, but not everything that is *new* is necessarily *novel*.
9. This is a *nice* day for the picnic.
10. The *last* in line was also the *latest* to buy a ticket.
11. I have the *last* news from the city.
12. The *last* returns will come sometime tomorrow.
13. It does not seem *practicable* to build higher skyscrapers.

**Exercise 111 • Oral and Written**

- (1) Complete each of the following sentences by using that one of the words in parentheses which seems appropriate;
- (2) write sentences containing the words in parentheses that you have not used.

EXAMPLE. His (answer, retort) was that an employee is also a human being.

Oral: His *retort* was that an employee is also a human being.

Written: You can expect his *answer* in a few days.

1. When may we expect his (reply, rejoinder)?
2. His real (title, name) is "Superintendent of Buildings," but we all call him "Captain."
3. It is usual to send monthly (bills, statements) to charge customers, showing the purchases and payments for the past month.

4. One receives a (bill, invoice) for goods that one has purchased, and a (bill, invoice) for the services of a physician.
5. He says that we must sign a (contract, agreement) to carry no other line of sporting goods.
6. Please send me a (memento, memorandum) of this conversation so that I may place it in my files.
7. Interest is allowed by some banks on a (patron's, depositor's) daily balances.
8. Please make me a rough (duplicate, copy) of the drawing.
9. A discriminating use of (formal, form) letters is a great timesaver.
10. I think that everybody on the committee should have clearly in mind just how the letter looked when we received it and be able to compare the letters. Please have a sufficient number of (facsimiles, copies) made.

### Homonyms

Homonyms are words having the same pronunciation but different meanings. There are a number of such words that are often confused in spelling and meaning. Examples of homonyms that sometimes cause difficulties in business writing are *there, their*; *write, right*; *bear, bare*; *to, too*; *by, buy*. There are also a large number of words that are only approximately homonymic. Examples are *do, due*; *affect, effect*; *except, accept*.

### Exercise 112

Make a list of the following words, and opposite each word write a homonym:

rain	sight	slight	not
red	wears	sew	wood
lead	loan	no	peace
two	road	great	tale
way	sail	see	mean
done	mail	some	cash
soar	tears	suite	stationery

**Exercise 113**

With the aid of your dictionary make (1) a list of the words below that are true homonyms; (2) a list of those that are only approximately homonymic. Be ready to pronounce correctly all the words.

- |                   |                       |                       |
|-------------------|-----------------------|-----------------------|
| 1. affect, effect | 5. allusion, illusion | 9. lose, loose        |
| 2. accept, except | 6. counsel, council   | 10. advice, advise    |
| 3. there, their   | 7. boy, buoy          | 11. addition, edition |
| 4. seen, scene    | 8. stock, stalk       | 12. stare, stair      |

**Exercise 114**

Be prepared to distinguish in meaning between the words grouped in pairs below. Be sure of their correct pronunciation. Write sentences using the words correctly.

- |                           |                               |
|---------------------------|-------------------------------|
| 1. ought, aught           | 6. acts, ax                   |
| 2. file, phial            | 7. respectfully, respectively |
| 3. bad, bade              | 8. deprecate, depreciate      |
| 4. compliment, complement | 9. principal, principle       |
| 5. fore, for              |                               |

**Antonyms**

It has been said that every statement is a comparison. So common a remark as "It's a *hot* day" necessitates a comparison, even if not directly noticed, with a day that is *not hot*. The word *cold* is the direct opposite of *hot* and is called its antonym. *An antonym is a word whose meaning is approximately the opposite of that of another word.* *Fast* is the antonym of *slow*; *poor*, of *rich*; *empty*, of *full*.

There are deep-lying reasons why contrasts impress us. *Black* stands out against a background of *white*; a *tall* man is all the more noticeable when his companion is *short*; a *noise* is sure to attract attention when it breaks a *stillness*; Jim seems all the more successful simply because his brother Tom is a ne'er-do-well. Therefore ability to use antonyms will add to the force and vividness of language. It should be

observed, also, that phrases as well as words may suggest contrast. *A wet spring* is emphasized by *a dry fall*, *a little sister* by *a big brother*, and *the restless inattention of a crowd* by *the quiet attention of an individual*.

### Exercise 115 · Oral

Give antonyms for the following words:

up	give	free	similar
in	long	cheap	pleased
round	high	weak	reluctant
general	open	true	prompt
competent	wise	certain	complete
possible	keep	tidy	nothing
intelligent	quick	synonym	believe

### Exercise 116

Make a list of the italicized words in the following paragraph, and opposite each word write one or more antonyms. If there seems to be no good antonym for a word, you may use two or more words to form an equivalent expression. Do not try to do this exercise without first being sure that you know the exact meaning of *antonym*.

It is *necessary* that you cultivate and maintain a *good* appearance in order to live up to the obligations of a position which brings you into contact with a critical public. If you are *neat* and well groomed, customers will be *attracted* to you and will *like* to have you wait on them. Careful attention to your appearance has also a wholesome effect upon yourself. To know that a button is missing, that there is a grease spot in a *conspicuous* place, or that something is *wrong* with your clothes, may ruin your entire day, making it *impossible* for you to give your *whole* mind to your work; conversely, the consciousness that your appearance is all that it should be, that you look all right, insures a mental ease which contributes not a *little* to *efficiency*. — H. R. NORTON, "A Textbook on Retail Selling" (Revised Edition)

**Exercise 117**

Rewrite the following sentences, substituting antonyms, or expressions equivalent in meaning to antonyms, for the italicized words or phrases:

1. *This* is the *right* way to *begin* a letter.
2. He was *standing in front of* the desk.
3. *Few* things are as *valuable* as money.
4. An *amiable* disposition is a distinct *asset* in business.
5. An *intelligent* treatment of complaints is *expected* in our adjustment department.
6. A *big* salary, after all, often indicates *much*.
7. It is *impossible* to have too *great* a sense of humor.
8. *Work* is a necessary part of every normal life.
9. A business woman with a sense of humor is *rare*.
10. The *incorrect* use of one word may tend to make the general effect of a whole letter *bad*.

**Exercise 118**

The following words are frequently used colloquially with rather indefinite meaning. Carefully define them and give, where possible, synonyms and antonyms.

fine	guess	mighty	reckon
clever	business	awful	good
pretty	queer	terrible	smart
advise	favor	fix	factor

**Exercise 119 · Oral**

Comment on the use of the italicized words in the following sentences. Where it seems advisable, substitute better expressions.

1. She is a *clever* typist.
2. He is a *pretty* good salesman, but I think that he is at times just a *bit* too *smart*.
3. This is a *fine* state of affairs, your coming late three times in succession!
4. I *guess* that we had better keep the offices open as usual during the parade.



5. Please ask the janitor to come up and *fix* this window: I can't open it.
6. Please see that he puts the agreement in writing: I don't much care for *oral* contracts of that kind.
7. This is an *awfully* small room to put three desks in.
8. Please *advise* me at once by *wire* if you change your plans.
9. A written agreement is at least likely to be more definite than a *verbal* one.
10. The *balance* of the time you may spend in filing that back correspondence.

### Exercise 120 · Oral

1. Be prepared to show that you understand the meaning of the *underlined* expressions in the following selection:

Some bond dealers are loath to stock up their shelves with securities in view of the approach of the naturally dull period of business in August. This serves partly to explain the paucity of security offerings now, but it cannot be denied that a larger factor in the situation is the remarkable investment absorption which has been manifest this spring and summer. An unprecedented amount of new securities has been floated this year, and still there is no apparent evidence that these securities have been a glut on the market; this is attested by the large number of new emissions selling at a premium over the issue price. The attractive equipment loans which were put out recently on a 7 per cent basis are very scarce in the street, and bids for them frequently elicit no offers. These are a security of the highest grade, taking precedence even over first-mortgage bonds and ranking as a direct charge against operating expenses of the road issuing them. The \$20,000,000 of United States Rubber  $7\frac{1}{2}$  per cent ten-year notes, brought out this week at  $98\frac{1}{4}$ , have been all sold, and a price of  $98\frac{1}{4}$  is now bid for them.

### Written

2. Avoiding as far as possible the use of technical terms, give the substance of the preceding paragraph so that a person unacquainted with the stock market would be likely to grasp your meaning.

## Exercise 121 • Oral

Show that you understand the following terms by explaining the circumstances or business transactions in which they are likely to be used :

cost plus	Liberty Bonds
time and a half for overtime	credit memorandum
bottom price	on account
up to specifications	verbatim report
commission charges	open account
to go to protest	charges collect
payable in New York exchange	outright purchaser
curb market	special delivery
current bid price	common stock
collateral value	net price of stock

## Figurative Language

Business language is filled with picturesque and figurative terms. They should be distinguished from slang and other objectionable expressions.

## Exercise 122 • Oral

1. Study the following expressions and explain which you would list as (a) justified by good usage in business ; (b) not justified by good usage :

break even on a trade	made a killing
up against a dull market	went the limit
a bear market	long on Union Pacific
cutting a melon	a pretty plum
onto the game	pool his interests
a plunge	corner the market
feverish prices	watered stock
in on the ground floor	to beat the band
hard spot	stand the gaff

2. How would the habitual use of expressions similar to those in (b) be likely to affect your style of expression? Where would such expressions be out of place?

**Exercise 123**

Show that you understand the following terms by using them in sentences :

advice	balance account
allowance	balance sheet
appraiser	blank indorsement
on approval	cash bonus
power of attorney	certified check
auditor	full indorsement

**Exercise 124 · Oral**

Define each of the following terms :

advise	expenses	duplicate	expend
--------	----------	-----------	--------

**Exercise 125**

1. Arrange the words below in four groups having the words in each group practically synonymous with one of the words you have defined in Exercise 124.

tell	pay	replica	say
facsimile	costs	disburse	copy
assert	inform	state	charges
overhead	forgery	spend	outlay

2. Explain the difference in meaning in the words in each group.

**A Study of Words**

Study carefully the meanings of the following words :

**accredit** (to give authority or credit to); **credit** (to believe; to enter on the credit side, as in bookkeeping).

**affect** (to act upon); **effect** (to bring about).

**allow** (to permit or concede); **guess** (to form an opinion without sufficient reason); **think** (to ponder; to have an opinion).

**assert** (to state positively, often of a right or privilege); **claim** (to demand as a right; to assert as a fact or right); **declare** (to state openly).

**bring** (to convey to the place where the speaker is or is to be); **fetch** (to go and bring to the speaker); **carry** (to convey from one place to another).

*Bring* me that book that you are using.

Please *fetch* me the book that I left in the other room.

**calculate** (to estimate mathematically); **intend** (to purpose; to have an intention).

**can** (implies ability to do); **may** (implies the possibility of doing or permission to do).

**conceal** (to hide); **disguise** (to make appear as something else).

**depreciate** (to lower the value of); **deprecate** (to speak against); **disparage** (to dishonor by means of comparison).

**discover** (to find what previously existed); **invent** (to create by a new use or combination of means).

**excuse, pardon.** *Pardon* is the stronger word. We *excuse* an error and *pardon* a serious offense.

**expect** (to look forward to, usually with confidence); **suppose** (to represent to the mind as real something that has not been verified).

**fluctuate** (to move irregularly back and forth when acted upon); **vacillate** (of persons only: to move without any settled purpose); **vary** (to change); **waver** (to move to and fro; to hesitate when in danger or to shrink from facing difficulty).

## Exercise 126 · Oral or Written

In sentences of your own illustrate the use of the words defined above.

## Exercise 127

1. With the help of your dictionary be ready to define the following words. Use each in a sentence.

should, would	learn, teach
shall, will	lease, hire
happen, transpire	stop, stay
repay, satisfy	expect, suppose

2. In studying the following words, distinguish between the transitive and intransitive verbs.

lay    lie    raise    rise    set    sit

## A Study of Words

Distinguish carefully between the meanings of the following words:

**account** (an informal report of a single event or a group of events taken as one); **report** (a word of broad application, usually implying a somewhat formal statement).

**alternative** (choice between two only); **choice** (of any number).

**amount** (the sum total); **number** (something counted); **quantity** (something measured). We find the *quantity* (by bushels etc.) of potatoes in a barrel, and we count the *number* of bushels.

**assertion** (usually regarding rights and privileges); **statement** (setting forth facts).

**balance** (that which makes equal); **remainder** (that which is left over).

**blunder, error, mistake.** An *error* is a departure from what is right; a *mistake* implies doing the wrong for the right. Spelling a name wrong is a *mistake*. A *blunder* is a serious *error* or *mistake*.

**business, vocation.** *Business* is a word of wider application than *vocation*, but means much the same. An *avocation* calls one away from a regular *business* or a *vocation*. Baseball is the *vocation* of a professional player; it may be the *avocation* of a clerk or any man regularly employed otherwise.

**character** (the real qualities of the person or self); **reputation** (the character of the person as he appears to others).

**competition** (an endeavor by two or more to attain what can be possessed by one only); **emulation** (an endeavor to imitate); **rivalry** (keen and sometimes rather unfriendly competition).

**couple** (two, united in some manner); **pair** (two, usually similar or intended to be used together); **two** (twice one).

**custom** (an act frequently repeated, and implying an act of the will); **habit** (a kind of second nature, by which an act is performed, often without thinking). In an individual, *custom* may become a *habit*.

He has a *habit* of dropping his *h*'s.

It is a *custom* in this country to observe the last Thursday in November as Thanksgiving Day.

**decision** (making up one's mind); **determination** (a fixed purpose); **resolution** (firmness of purpose).

## Exercise 128

Copy each of the following sentences, writing in the blank the correct word chosen from those above the sentence. If other words among those given seem appropriate, place them in parentheses after your first choice.

account      report

1. He gave (a, an) \_\_\_\_\_ of the accident.
2. The \_\_\_\_\_ of the meeting will be read by the secretary.
3. The department will submit its semiannual \_\_\_\_\_.

alternative      choice

4. Here is your \_\_\_\_\_ : remain where you are on your present salary, accept a lower salary with commission, or move to the shoe department on your present salary.
5. I had this \_\_\_\_\_ : either to send up my card at once or wait an hour.

amount      number      quantity

6. What is the \_\_\_\_\_ of your bill?
7. There is a large \_\_\_\_\_ of miscellaneous goods in the lot.
8. Find out the \_\_\_\_\_ of spare boxes in the basement.
9. Milk bottles are counted by \_\_\_\_\_ ; milk is measured by \_\_\_\_\_.

assertion      statement

10. His \_\_\_\_\_ was that he was not altogether to blame.
11. I admit that your \_\_\_\_\_ of innocence is backed up by the \_\_\_\_\_ of the other clerks.

balance      remainder

12. The \_\_\_\_\_ of his account is forty-two dollars.
13. The \_\_\_\_\_ you mention cannot be correct, since it does not bring the account out straight.
14. I took the \_\_\_\_\_ of the cloth so that there should be nothing left.

blunder      error      mistake

15. He made (a, an) \_\_\_\_\_ when he thought that the train left at three o'clock.

## Modern Business English

16. I think that you have made (a, an) ----- in my bill; the amount is \$5.48, not \$5.38.
17. It seems to me he made (a, an) ----- when he built that big house.
18. Excuse me, but I think you are wrong when you say he made (a, an) ----- in taking that money; he made (a, an) -----.
19. You have made (a, an) -----; please spell the word again.
20. I think you have made (a, an) ----- in using a comma there, but it is a common -----.

business                  vocation                  avocation

21. He makes golf his ----- and enjoys it after working so hard at his -----.
22. A business man needs a restful -----, but one that does not interfere with his -----.
23. Do not let your ----- consume so much of your interest that you have no time for (a, an) -----.

character                  reputation

24. A homely proverb says, "----- is what we are; ----- is what other people think we are."
25. A firm with a good ----- may easily have it spoiled by dishonest salesmen.
26. A man's business ----- should be founded on high moral

competition                  emulation                  rivalry

27. Elridge and Griswold entered into fierce ----- for the position of postmaster, but, strange to say, they remained the best of friends.
28. There was intense ----- between the two firms, ending in a bitter lawsuit.
29. ----- is a high form of praise, for it implies admiration.
30. -----, like imitation, is a kind of flattery.

couple                  pair                  two

31. I sold him (a) ----- (of) shoes.
32. (A) ----- (of) andirons that are not mates are of little value.

33. He has (a) ----- (of) beautiful horses which he often drives tandem.
34. He showed me (a) ----- (of) pencils, one blue and the other red, which he used for making distinctive corrections.

custom      habit

35. It is a pleasing ----- among Americans to exchange gifts at Christmas.
36. It is an almost universal ----- for a gentleman to recognize in some way the approach of a lady who is known to him. Therefore with almost every gentleman in our country it has become a ----- to raise his hat almost unconsciously.

decision      determination      resolution

37. Cultivate ----- of character, for you will often have to choose between two possible courses.
38. A credit man must have great -----, for he will be continually asked for favors which he should not grant.
39. ----- will often bring success, even when the ----- has been made to proceed by a way that is not the best.

## General Words and Specific Words

The noun *study* is a general word compared with the more specific word *arithmetic*, and *discount* (as a study) is even more specific than *arithmetic*. The most specific of all terms is the name of just one thing; it is a proper noun.

Usually the more specific the words you use, the more definite, and therefore the more vivid, the picture they give both to yourself and to those who hear you. General words like *honesty* and *punctuality* have value because of their great breadth of meaning, but specific words and specific statements in general are preferable in business writing and speaking, simply because, the more definite we are in what we say, the greater is the likelihood that we shall be clearly understood.



Compare the following sentences as to the clearness of the pictures they are likely to give the reader :

Try to be punctual.

Be sure to get to the office on time every morning.

A friend of yours was inquiring about you.

Jim Murdock asked me this morning if you were in town.

We work long hours.

We work every day from eight in the morning until five-thirty at night, with forty minutes for lunch.

### Exercise 129

Rewrite the following sentences, making them more specific. Note particularly the italicized expressions.

1. I had to write a *number* of letters, which took me a *long time*.
2. Your note will *soon* be due.
3. I have received your favor of *recent date*.
4. We have progressed rapidly in *some* of our studies, but rather slowly in *others*.
5. She has a *short* vacation *during the summer*.

### Exercise 130

Rewrite the letter below, making it more specific and vivid. Note particularly the italicized expressions.

Dear Sir :

Please consider me as an applicant for *the position* that you *recently mentioned* in *one of our local newspapers*.

*Recently* I *completed a course* in our high school, and I have had two *positions* since graduation. At present I am employed as *clerk in a store*, but I should like to get a position where I could use to advantage *the special training* I received in school.

I am earning a *fairly good salary*, but should be pleased to accept a position with you under *such conditions* as you consider proper.

I am able to refer to *the principal* and *my teachers* in our high school. My *present employer* also has given me permission to use *his name*.

I should be pleased to hear from you.

Yours truly,

## Choice of Effective Words and Phrases

It should be particularly noted that there are in the English language many expressions which have lost their force through overuse. There are others that are so formal or stilted that no vivid impression may be derived from them. An example of a threadbare phrase is "to teach the young idea how to shoot." When Thomson first used this, he pleased the world with the aptness of the figure; but a century and more of repetition has worn off the original sparkle and left the saying with no more brilliancy than the surface of a lump of lead. An example of a stilted, formal expression is the all-too-common "I beg leave to acknowledge receipt of your valued favor of the fifteenth instant." Simply compare the statement with "I was pleased to receive your letter of January 15," and you will see why the first style of phraseology is objectionable.

## Exercise 131

The following expressions are trite; that is, they have been used so often that their original effectiveness is lost. (1) Use each expression in a sentence. (2) Rewrite the sentences, avoiding the trite expressions.

all too soon  
those present  
in evidence  
was the recipient of  
doomed to disappointment  
all in all  
in this connection  
it goes without saying  
untiring efforts

along these lines  
as luck would have it  
each and every  
order out of chaos  
token of our esteem  
last but not least  
abreast of the times  
exception proves the rule  
way, shape, or manner

**Exercise 132**

The expressions given below are often seen in business writing. All of them are, however, objectionable. The fault common to them all is stilted formality, but many of them are best avoided for other reasons also. Explain your objections to each and rewrite the expressions, using language that is accurate, clear, and concise.

I am in receipt of your favor of recent date and in reply beg leave to advise.

Yours of 17th inst. to hand and contents noted.

Your esteemed favor.

In reply to your advice we beg to state.

Inclosed please find herewith our personal check.

Beg to advise.

Dictated but not read.

Thanking you in advance.

Of even date.

Hoping that you will favor us with your continued patronage.

Awaiting your favorable reply.

Trusting that you will give to my application a favorable consideration.

**Exercise 133 • Oral**

The abbreviations *inst.* (instant), *ult.* (ultimo), and *prox.* (proximo), meaning present month, last month, and next month, respectively, are not sanctioned today by good usage in letter-writing. Suggest better expressions for these.

**Exercise 134 • Oral**

Study carefully the meaning of the italicized words in the following paragraph. Be sure that you can tell what part of speech each word is.

*Unless* you agree to go *without* Eldridge, I cannot *accept* your invitation. He is a very shrewd man, but his *reputation* is, to my way of thinking, *somewhat* tarnished, and *almost* anybody *except* him would be under no *delusion* regarding his *real* standing in this town. *Most* people might think it *quite* right *among* acquaintances to overlook his faults, and I do *partly*,

but, *between* you and me, Eldridge is an example of *the* man who is *wholly* unable to distinguish between what is *almost* right and what is entirely right in business dealings. I am *somewhat* inclined to like him for his pleasing personality, but he is not *reliable*. You are *really* suffering, yourself, from an *illusion* when you think you see in him a man whose company will benefit you.

## Exercise 135 • Review

**A.** Copy the words below that are incomplete, supplying the missing letters :

- |                            |                         |
|----------------------------|-------------------------|
| 1. b_o_o_k_e_e_p_i_n_g     | 6. n_i_n_t_y            |
| 2. s_e_p_r_t_e_d (divided) | 7. r_e_c_o_m_e_n_d      |
| 3. p_o_s_e_s_i_n_g         | 8. e_g_h_t (8th)        |
| 4. a_p_p_e_a_r_n_c_e       | 9. a_d_r_e_s            |
| 5. j_u_d_g_m_e_n_t         | 10. c_o_n_v_n_n_t (fit) |

**B.** From the words below select those to which the following rule applies :

Words of one syllable and other words accented on the last syllable, ending in a single consonant preceded by a single vowel, generally double the final consonant before a suffix beginning with a vowel.

drop, dropping	merit, merited
transfer, transferable	begin, beginning
plan, planning	write, writing
rate, rating	supply, supplies

**C.** Write the plurals of the following nouns, and after each noun write the rule governing the formation of the plural :

box	chimney	liability
-----	---------	-----------

**D.** Define *synonym* and *antonym* and give one synonym and one antonym for each of the following words :

work    well    last    important    anybody    bear (market)

**E.** Substitute more specific expressions where you think they will improve the following sentences :

1. Last week we answered your recent communication.
2. I will sell you this automobile cheap.

3. She finds some of her studies difficult.
4. The other day I saw some excellent bargains in a store on Main Street.
5. A relative of mine holds an important position in a large store in a city in the Middle West.
6. You will hear from me in a few days.
7. Will you lend me a little money for a short time?

### PROBLEMS

14. One office assistant habitually misspells *address*; another just as often mispronounces the word. Which assistant seems to you to be the more careless? What practical means would you suggest to have them both use the word correctly?

15. Point out the errors in the following sentences:

I should prefer to leave the question of salary to your judgement.

I am one of those boys who has to work outside in order to go to high school. (See page 89.)

Which of the above sentences, used in a letter of application, would be likely to give the more unfavorable impression to a prospective employer? Give your reasons.

16. The letters below were sent by two young women applying for a position as assistant secretary in the office of a banker. The banker asks you to give him an impartial opinion of the applicants, based upon the two letters. What is your opinion, and how did you arrive at it?

#### 1

Dear Sir:

Please consider me an applicant for the position of assistant secretary in your bank, which is advertised in this morning's New York Herald.

A year ago I graduated from the Albany High School, where I completed the commercial course with distinction. Every summer during my high-school course, I worked in the savings department of the Albany Trust Company, and since graduating I have been secretary to the treasurer of the Troy National Bank.

The following persons have given me permission to refer to them in regard to my character and ability:

Mr. Alden B. Russell, principal, Albany High School

Mr. Curtis H. Newell, head of the commercial department, Albany High School

Mr. Milton H. Briggs, treasurer, Troy National Bank

I shall appreciate a reply at your convenience.

Yours truly,

*Mildred C. Baker*

### 2

Dear Sir:

Please consider me an applicant for the position of assistant secretary in your bank.

I am eighteen years of age and a graduate of the Albany High School, where I have completed the four-year commercial course. I have had two years' training in stenography, and have studied French four years, including a year of business French. I have also completed, with a grade of A, a one year's course in business English, but I have had no experience in office work outside of school.

In regard to my character and general ability, I refer to Mr. Alden B. Russell, principal of the high school, and Mr. Curtis H. Newell, head of the commercial department.

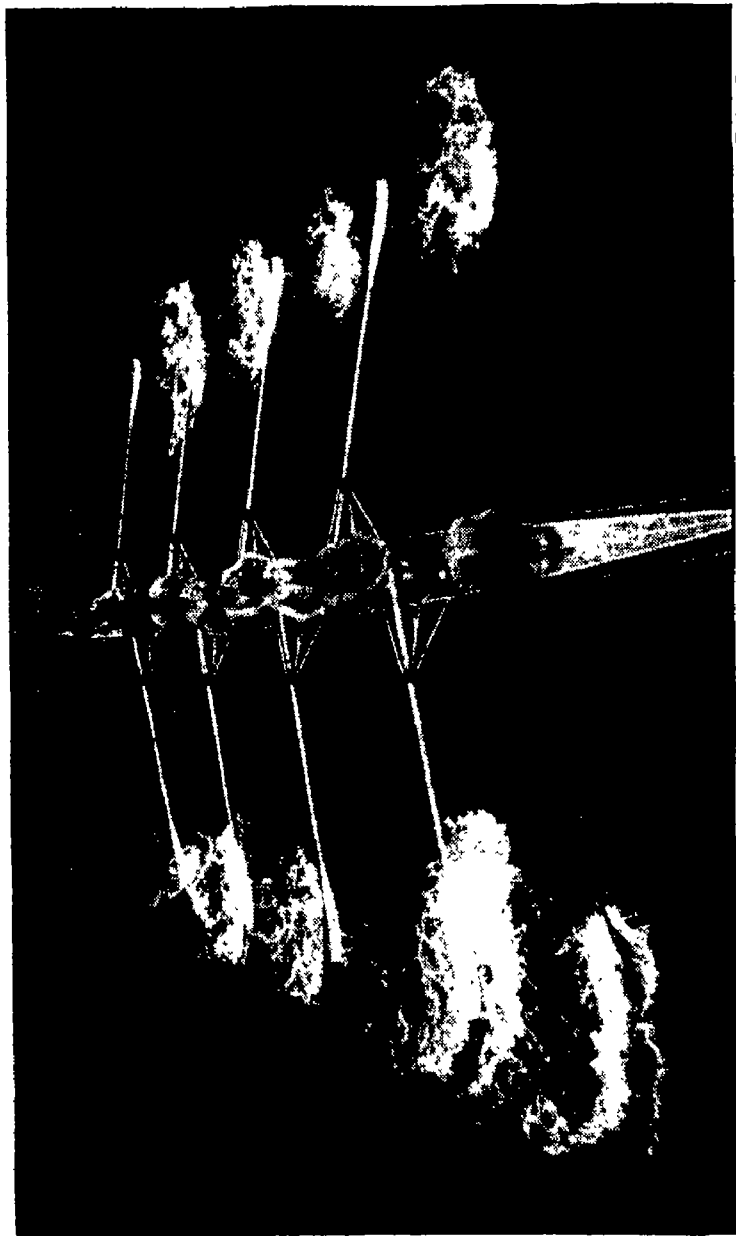
I should welcome a personal interview.

Yours respectfully,

*Mary Louise Channing*

17. A classmate of yours is, as he says, "able to misspell almost any word in the language." He has hopes of securing a position as junior correspondent in a large firm, but he is afraid that his spelling will prove his downfall. Review this chapter and examine spelling books for suggestions. Then outline a practical plan that you believe your classmate can follow to advantage.

18. Arrange in some sort of logical order errors in spelling, punctuation, and the use of words that you find in newspapers and in advertising matter. Record the sources of your examples, and state what the errors are and how they may be corrected.



Ewing Galloway

**In Rowing, as in Writing and Speaking, there should be Unity, Coherence, Emphasis, and Harmony**

## CHAPTER V

### The Basic Principles of Effective Writing

#### Importance of Principles, or Rules

Everything we do successfully is governed by specific principles, or rules. This applies to all forms of action or expression, whether a person is playing a game or writing a letter. A successful basket-ball team, for instance, is one which effectively combines the efforts of competent players according to certain underlying principles. The five players who compose a team cannot succeed unless they act as a unit. No matter how fast or how accurate a player is, he will not be a truly valuable member of the team unless he coöperates with the team,—that is, unless he joins with the other players on his side in achieving the main purpose of the game; that is, scoring goals and preventing the other side from scoring. Other things being equal, a winning team is one which exemplifies the principle of *unity*.

In achieving unity it is essential that a team obey another important principle, that of *coherence*. This means that each play must have a close relation to the one that precedes it and lead directly to the one that follows. The game must have some organization. In the same way, *emphasis* must be employed at the right moments. For a time the players may stall lazily, or play rather indifferently, and then suddenly they break into every ounce of drive, or force, they possess. Then, too, the principle of *harmony* among players and plays must be followed. The effective team rarely appears hurried, seldom indulges in false movements; its action seems to flow smoothly up and down the playing floor.



**Rules for Success in Composition**

Writing or speaking means putting together individual words to express ideas, and is thus not unlike the game of basket ball, in which individual players unite to achieve a single purpose. And so the same set of principles which underlies success in the game is applicable to the use of language. If a composition is to do what it is intended to, its words and sentences must be combined in such a way that (1) one main idea stands out clearly (*unity*), (2) all ideas are so arranged that their relation to one another is unmistakable (*coherence*), (3) each thought is given the force its importance warrants (*emphasis*), and (4) the language is pleasing to the ear or eye (*euphony*, or *harmony*).

A composition, oral or written, may be of any length, from a single sentence to a large number of related paragraphs. In fact, every time a person speaks he is making a composition. When a grocer tells a customer about the qualities of a brand of coffee or when he writes a letter ordering a carload of flour, he produces a composition just as truly as if he had written a "Gettysburg Address" or "A Psalm of Life." A significant difference between business compositions and most others is that the object of the former is usually to induce action of some sort, instead of merely to inform or to give enjoyment. Therefore it is all the more important that business writing should be as effective as possible: it should follow the rules of rhetoric, which experience has proved to be necessary to the successful handling of language.

**Distinction between Grammar and Rhetoric**

It may be said that grammar is the study of how to use language *correctly*, and rhetoric is the study of how to use language *effectively*. Grammar deals with the accepted forms of words and with accepted ways of putting words together to form sentences. We learn, for instance, that the object

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of a preposition must always be in the objective case, and that the objective case of the first personal pronoun is *me*. It is therefore obvious that the expression *between you and I* is grammatically incorrect, even though the meaning may be clear. Grammatical errors are not a matter of opinion; from the point of view of grammar words are used either correctly or incorrectly, and when one knows the rules it is usually easy to discover and avoid errors.

Rhetoric deals with the use of words, sentences, and paragraphs to fulfill a given purpose, such as conveying information, inducing action, or giving pleasure. A rhetorical error is thus a failure to express with clearness and appropriate force exactly what one intends to say. The sentence "Henry Ford is a millionaire and manufactures inexpensive automobiles" is correct grammatically but is open to criticism rhetorically. It leaves the reader wondering whether Henry Ford is a millionaire *because* he manufactures automobiles, or whether he makes inexpensive automobiles *because* he is a millionaire, or whether there is any real relation between the two ideas. In other words, the sentence lacks unity and therefore fails to show what the main idea is.

### Exercise 136

To make sure that you understand the difference between grammar and rhetoric, pick out the error in each of the following sentences and explain why you consider it a grammatical or rhetorical error. Rewrite the sentences correctly.

1. Will I call him to the telephone?
  2. Can I borrow a pencil from you?
  3. Your invitation was received by me.
  4. Where have you lain my notebook?
  5. My stenographer is a rapid typist, and I have just bought a new typewriter.
  6. I sat issuing orders to the shipping clerk at my desk.
  7. The Central Pacific Railway has instructed their station masters to accept no perishable freight.
-

8. We have just issued a pamphlet dealing with United States government bonds, which we will send you on request.
9. After climbing to the roof of the building, the whole town lay spread before us.
10. When I arrived at the office this morning, it was already five minutes past nine, and I went out to lunch early, and everything seemed to go wrong all afternoon, and I was very glad when five o'clock at last arrived.

### *Unity*

#### **What Unity Means**

*Unity is that quality of a composition which requires that it shall contain only one main idea.* In other words, every composition should be so constructed that it contains nothing which does not relate to the subject it proposes to treat. The primary idea of a letter of application is to secure an interview; therefore everything in the letter must be directed to that one end. A sales letter aims to induce action; thus every point it raises should increase the reader's desire to do something, whether that be to write a letter, to sign his name on a postal card, to send a check, or to examine the article described. If a letter or other written composition does not possess unity, — that is, does not make the reader feel at once the single object which underlies all its sentences and paragraphs, — then the writer has tried to say too much.

So essential is unity to the effectiveness of business writing that some correspondence supervisors claim that two subjects should never be discussed in the same letter. They say, for example, that if you wish to pay a bill and order a stove at the same time, you should write two letters. It is probably unwise to lay down any such absolute rule, but it is well to remember (1) that we can fix our attention on only one thing at a time and (2) that many oversights are due to the practice of putting two or more messages into one letter.

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### Unity in Sentences

Whether a sentence stands alone or whether it is part of a longer composition, it should obey the principle of unity. The person who remembers that this means expressing only one idea will have little difficulty in making his sentences unified.

The short, *simple* sentence, with but one subject and one predicate, usually possesses unity, for it is limited by its very form to only one main idea.

I have received your letter.

But sometimes simple sentences are so long and involved in meaning that they obscure the fact that a single statement is being made. Such "run-on" sentences should be avoided. The following is an example:

I only quite recently received your letter containing so much interesting and amusing information.

While this is written in the form of a simple sentence, it is difficult to tell whether the main idea is the receipt, the recency, or the character of the letter. The principle of unity requires that these three ideas be expressed in different sentences or in a different kind of sentence. The sentences below express the same thoughts with greater clearness:

I received your letter only yesterday. It certainly contains much interesting and amusing information.

Your letter, which, by the way, reached my desk only last Saturday, is full of interesting and amusing information.

A *complex* sentence contains one main statement, or principal clause, and one or more subordinate statements, or clauses. When properly used it leaves no doubt regarding its main idea. The following is an example:

*I will give immediate attention to the accounts which you have mentioned in your letter.*

When, however, so many subordinate clauses are used that the force of the principal clause is weakened or destroyed, the complex sentence (also called "run-on") fails to have true unity.

We have your telegram of March 30, which instructs us to purchase for your account twenty-five First National Copper, which we have filled today at  $105\frac{3}{4}$ .

There are several ways in which this statement may be improved; for example, it may be divided into two separate sentences, or one of the subordinate clauses may be reduced to a phrase, as illustrated below:

We have your telegram of March 30, which instructs us to purchase for your account twenty-five First National Copper. We have today filled your order at  $105\frac{3}{4}$ .

We have your telegram of March 30, instructing us to purchase for your account twenty-five First National Copper, and have today completed the order.

The *compound* sentence contains at least two principal clauses. The principal clauses of a compound sentence are grammatically equal; but if the sentence is to possess unity, they must be subordinate in meaning to some one leading idea expressed or, rather, implied by the sentence as a whole.

We acknowledge with thanks your remittance of January 3, and we now return your December bill, which we have receipted after deducting charges for blouse and gloves.

The leading idea implied in the preceding sentence is that the firm acknowledges settlement of the customer's account to the end of December.

Where the two or more principal clauses in a compound sentence do not contribute equally to one main thought, it is often better to change them into a complex sentence, in which it is easier to maintain unity. The clauses of the following sentence are not of equal value as to meaning and do not bear equally on a leading idea common to both:

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The Biflex Binder is growing rapidly in popularity in the schools, and it is simple in construction, easy to manipulate, attractively and strongly bound.

The sentence is better expressed as follows:

The Biflex Binder is growing rapidly in popularity in the schools, because it is simple in construction, easy to manipulate, and attractively and strongly bound.

### *Exercise 137*

(1) Classify the following sentences as simple, complex, or compound; (2) rewrite each sentence according to the directions in parentheses; (3) be prepared to show why your rewritten sentences possess greater unity than the originals:

1. If you really intend to know the value of words, you must study well some language other than your mother tongue. (Rewrite as a simple sentence.)
2. I was pleased to receive your letter of January 25, containing your order for an additional twenty-five dozen cases of shoes. (Rewrite as a complex sentence.)
3. In our own subjects — advertising, drawing, bookkeeping, typewriting, and law — may be found a true basis for effective idealism. (Rewrite as a complex sentence.)
4. Your account for fifty-five dollars, a statement of which is inclosed, is overdue, and payment should be made to this office at once. (Rewrite as a simple sentence or as two sentences.)
5. When you order goods, please be sure to give the identification numbers which are indicated in the catalogue. (Rewrite as a simple sentence.)
6. Please acknowledge receipt of the inclosed check, which you will credit to my January account only. (Rewrite as two sentences or as a simple sentence.)

### **The Point of View within a Sentence**

The point of view has particular bearing on the unity of a sentence and also affects its coherence. For example, a sentence which is partly in the active voice and partly in the

passive voice is likely to have two points of view. The following sentence will illustrate this:

Since America was discovered by Columbus, he should have had the honor of giving this continent his name.

Here the reader's attention is directed first to *America* as the subject of the first clause, and then to *Columbus* as the subject of the second clause. Throughout the whole statement Columbus should occupy the reader's attention, as in the following sentence:

Since Columbus discovered America, he should have had the honor of giving the continent his name.

In addition to a change from the active to the passive voice within a sentence avoid —

1. Unnecessary changes from one case to another, as from the nominative to the objective.
2. Different constructions in the same sentence, expressing similar thoughts, as an adjective and a phrase expressing coordinate ideas.

The following sentences illustrate these errors and show how they may be corrected:

1. In winter the clerks suffer from cold, and in summer the heat suffocates them.

In winter the clerks suffer from cold, and in summer they suffocate with heat.

2. The merchants seem prosperous and to be ready to take advantage of new ideas.

The merchants seem prosperous and ready to take advantage of new ideas.

### Exercise 138

Point out the errors in the following sentences and rewrite the sentences correctly:

1. Since effective shorthand was really evolved by Pitman, he deserves the honor of giving his name to this system of writing.

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2. The patrons heard the rumor, and gradually the conclusion was reached that the bank was insolvent.
3. By January the buyers have practically completed arrangements for next year's Christmas, and only a few chance orders are given for unexpected novelties.
4. Correct speech is important in the routine of daily life, and everyone should try to speak well.
5. He bought the merchandise at wholesale, but it was not paid for until sixty days later.
6. As you walk down the street a large stone building is seen facing you.

### Parenthetical Expressions

Parenthetical expressions tend to injure the unity of thought that belongs to a good sentence. It should be noted that a parenthetical expression is not necessarily inclosed in parentheses; it may be set off by commas or dashes. There is a marked tendency in business writing to avoid all such expressions.

#### *Exercise 139*

Examine the following sentences and note the general effect of parenthetical expressions. Point out those that you think should be omitted and give your reasons for such omissions.

1. In the old days we hired our printing done, as did every other magazine publisher; but now we have our own print shop (see the cut on the front page), modern and well equipped.
2. He is a member of the Massachusetts State Committee on Business, — a committee appointed by the State Board of Education, — and he has served on the Board of Education itself.
3. But now I have a new proposition in Moosejaw, Saskatchewan (population 28,000); and since I am already working as hard as possible, I must have a man to handle this new undertaking.
4. Perhaps the most interesting facts presented refer to the old superstition — for it is a superstition — that the first scholar in the college class is unlikely to succeed in business or in anything else in after life.



5. The natural, bright finish may be brought to a beautiful flat finish by rubbing, forty-eight hours after the last coat, with a piece of felt, powdered with pumice, and water:

### Exercise 140

Show in what respect the following sentences lack *unity*. Point out any other errors. Rewrite and improve the sentences.

1. Your trial order is solicited and we invite you to call whether you are ready to place an order or not, since it will give us an opportunity to demonstrate our ability to satisfy you in every way, which we are anxious to do.
2. Thanking you for past patronage, and soliciting a continuance of the same, and we shall be very thankful to have you pass this circular to your friends, we remain, yours respectfully, Henry Black & Co.
3. We have deposit boxes of various sizes, which can be had at a small rental for the safe-keeping of securities and valuables, and we allow interest at the rate of 2 per cent per annum on all accounts of \$500 and over, which are also subject to check.
4. A statement of your account will be mailed promptly the last of each month with canceled checks, and currency can be sent by registered letter.
5. I regret exceedingly to inform you that the supply of our "Summer Resorts" pamphlet is exhausted, but in the meantime if there is anything you would specially like to know about any place reached by our line I shall be glad to assist you, and hope that I shall be able to help you to find what you want.
6. The store is on Broad Street and is the largest in town.
7. The subscription price is one dollar a year, and I trust that you will be interested to the extent of filling in the inclosed blank which will bring to your desk the only independent publication in the city.
8. We invite your attention to one of our most recent publications translated from the Russian of Tolstoy whose graphic descriptions of peasant life make the reader feel that he is

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living in the scenes which are described in a manner that has never been before equaled.

9. Your attention is invited to the inclosed list of rural-delivery maps by reference to which you will note that the price of all county maps is twenty cents a copy, which is barely the cost of publication.

### Unity in Paragraphs

A paragraph is *a group of related sentences all bearing upon one central thought*. Unity, the clear expression of a single main idea, is thus implied in the very definition of a paragraph. A group of sentences which lacks unity is simply not a true paragraph. Observe the following sentences, which, although they all treat in some way the subject *cotton*, do not combine to develop clearly one single main idea and therefore do not deserve to be called a paragraph.

William Hunter shipped more *cotton* from New Orleans in 1876 than did any other broker. The value of *cotton* to the South was greatly increased by the invention of the cotton gin. *Cotton* has become one of the staple products of Egypt. The United States exports large quantities of manufactured *cotton* to the Philippine Islands. Pure *cotton* is rarely manufactured into cloth. Lancashire suffered greatly during the Civil War, owing to the scarcity of *cotton*.

The disconnected sentences given above may be compared with those in the following paragraph. Notice how every sentence given below helps to develop the central idea — that the growth of cotton depends on climate.

Cotton is regarded as a tropical growth, but the most important production is in subtropical regions intermediate between the more heated and the temperate zones. It requires at least six months without frost to mature its fruit, and this places a latitude limit, which, however, is very variable. Nearly all the cotton is raised between 40 degrees north latitude and 20 degrees south latitude. In the longitude of Europe it extends from the region about the Mediterranean to the Cape of Good Hope.

In the Orient it reaches from Japan to northern Australia. In the Western Hemisphere we may place its limit in Virginia on the north and at Buenos Aires on the south. It requires a moderate amount of moisture during the months of germination and growth, and needs abundant sunshine during the stages of maturity and ripening. — A. P. BRIGHAM, "Commercial Geography"

### **The Topic Sentence**

A topic sentence gives the central idea of a paragraph. It helps the writer to maintain the unity of his paragraph, and it also helps the reader to perceive it as a unit. It does not need to be placed at the beginning, although that is the most common and, usually, the most effective position. In some paragraphs, however, it is implied rather than directly expressed; but in the mind of a writer there must have been a topic sentence if his paragraph achieves unity, and a reader must, at least in a general way, form one for himself if there is not one in the paragraph already.

### **The Topic Sentence at the Beginning**

A topic sentence at the beginning of a paragraph is especially serviceable where the purpose of the paragraph is to give an explanation, illustrate a general principle, or present details that amplify a general idea. In the following letter, for instance, the first sentence indicates the contents of the paragraph. Of course, it does not mention definitely everything that follows, but a careful reading of the letter will show that the first sentence is an excellent introduction and prepares the way for the ideas that come later. You may test the unity of the paragraph by trying to express its general meaning in one sentence.

I am much obliged to you for your letter of June 23, regarding your brother's timely interest in the English edition of our music readers. I will surely call on him if he is in London at the time of my visit, and I have no doubt that he can help me in

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this matter. It is evident that he is a good judge of what the public schools need in music, and it is apparent that his judgment has weight with the school authorities. We are asking for nothing but a fair decision, and I feel that he can help us to get it.

Again, in the following paragraph, note the direct suggestiveness of the topic sentence and how the thought it expresses is developed in the succeeding sentences:

The most striking contrast between life in 1800 and today is the swiftness and ease with which we can travel from one part of the country to another. For example, many people, in a great city like Chicago, live 40 or 50 miles away from their place of work, and yet travel back and forth nearly every morning and night. In 1800 this journey would have taken two or three days. Instead of riding in a comfortable train or driving a powerful automobile along a smooth, well-paved road, our forefathers walked or traveled by stagecoach or on horseback. The principal roads were fair in good weather, but almost impassable after prolonged rains in the spring. The backwoods roads were little more than wilderness trails and could be traveled only on foot or on horseback. A distance of 20 miles was a long day's journey on most roads; under the best conditions 40 miles was fine traveling. Today, by using airplanes by day and express trains by night we can cross the entire continent in two days. The remote regions of our country are joined together by a nation-wide system of fine paved roads. — HAROLD RUGG, "An Introduction to American Civilization"

### *Exercise 141*

Write a paragraph in which you use one of the following sentences as your topic sentence. Place it at the beginning of the paragraph.

1. The United States mines more coal than any other country.
2. The Panama Canal impresses one simply by its size.
3. The ----- typewriter (or fountain pen, bicycle, eraser, pencil) has ----- good points that distinguish it from all others.

4. We are not accustomed to seeing gold money in common circulation.
5. The distinction between work and play is not always easy to make.
6. I must tell you about one incident that happened during my vacation.

### *Exercise 142*

Write a paragraph on the subject in the following list that most interests you. Prepare a topic sentence and place it at the beginning of your paragraph.

1. Collecting stamps (or anything else).
2. Wireless telegraphy.
3. The value of good penmanship.
4. The position I am qualified to fill.
5. Why I read a newspaper.
6. Why I do not read a newspaper.
7. The most interesting magazine I know.
8. The use of the radio in advertising.

### **The Topic Sentence at the End**

Sometimes the topic sentence may be placed at the end of a paragraph. In this case the sentences which precede it prepare the reader to understand more clearly the central idea. At times the topic sentence which has been used at the beginning is repeated, in different words, at the end, summing up and emphasizing the central idea.

The paragraph immediately preceding Exercise 139 might have been worded as follows, with the topic sentence at the end:

In a great city like Chicago many live 40 or 50 miles away from their place of work, and yet travel back and forth nearly every morning and night. Back in 1800 this journey would have taken two or three days. Instead of riding in a comfortable train or driving a powerful automobile along a smooth, well-paved road, our forefathers covered the distance on foot or traveled by stagecoach or on horseback. The principal

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roads were fair in good weather, but almost impassable after prolonged rains in the spring. The backwoods roads were little more than wilderness trails and could be traveled only on foot or on horseback. A distance of 20 miles was a long day's journey on most roads; under the best conditions 40 miles was fine traveling. And today, by using airplanes by day and express trains by night we can cross the entire continent, 3000 miles, in two days. Even the remote regions of our country are joined together by a nation-wide system of fine paved roads. This swiftness and ease with which we can travel from one part of the country to another is one of the most striking contrasts between life today and life in 1800.

Or the opening topic sentence might have been retained and another added at the end in some such words as these: "Travel has changed as much in its characteristics during the last century and a quarter as any other aspect of our daily life."

In the following paragraph the opening sentences lead up to the topic sentence at the end, which summarizes them and shows how they all contribute to one central thought:

Every time you buy a loaf of bread at the store, you are taking part in business, for business includes the buyers as well as the sellers of things. Every time you ride on a street car or a bus, you are having your part in business, for you are using the means of transportation which it provides. Every time you go to the movies, you are likewise having contact with business, for you are part of the audience for whom people are engaged in the business of making and showing sound pictures. Every time you eat a meal, you are using things which thousands of people all over the world have helped to grow, to manufacture, to transport, and to sell to you; and they would not have done all these things if you and other people had not been willing to use and pay for them. In short, the person who buys a thing which someone else has made or who pays someone else for doing a service is himself taking part in business. — BREWER, HURLBUT, and CASEMAN, "Elements of Business Training" (Revised Edition)

**Exercise 143**

Rewrite the paragraph you prepared in answer to Exercise 142, placing the topic sentence at the end of the paragraph.

**Exercise 144**

Show how the topic sentence in the paragraph on page 135 may be placed at the end of the paragraph instead of at the beginning. If you think it necessary, rephrase the topic sentence.

**Exercise 145**

Bring to class two examples of unified paragraphs taken from a book, a magazine, or a newspaper. Point out the topic sentence of each, and then rewrite each paragraph, placing the topic sentence in a different position.

**Exercise 146**

Write a paragraph of six or more sentences suggested by the subject *cotton*. Underline the topic sentence, and be prepared to show that your paragraph conforms to the definition of a paragraph given on page 133.

**Unity in a Longer Composition**

A composition made up of a group of related paragraphs may contain several rather outstanding ideas, but they should all have a bearing upon some one main purpose of the composition. This unity of purpose is achieved in a longer composition in much the same ways as it is in a sentence or a paragraph; that is,

1. By avoiding digressions from the main thought.
2. By keeping to a fixed point of view.
3. By placing distinct ideas in different paragraphs.

In general, the tendency today in business writing is toward the short paragraph. This tendency may be justified for two reasons: first, short paragraphs break up the solid appearance of a written or printed page, making it

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less monotonous to the eye; secondly, they tend to prevent the reader from losing himself in involved ideas.

Just as a *topic sentence* helps to achieve unity in a paragraph, so it is a useful device in a longer composition. The idea of the topic sentence should be repeated in a general way sufficiently often to keep the mind of the reader on the main idea. Frequently a topic sentence suitable for the first paragraph will also serve in a general way to indicate the topic for the whole composition. Each of the following sentences not only is suitable as the first sentence of the opening paragraph of a letter but also indicates broadly the subject matter of the entire letter:

1. In reply to your letter of June 16, I wish to say that we cannot consent to deal further with your present representative in this section.

2. We have your letter of July 23 asking for quotations.

3. On May 5 you sent me two stencils in answer to a previous inquiry of mine.

4. I wish to call your attention to several annoying circumstances that have arisen in connection with your recent shipment to us.

5. At the suggestion of one of our patrons we take the liberty of writing to offer you the many facilities of this bank.

6. You will find inclosed my check for two dollars (\$2.00) in payment of my annual club dues.

A topic sentence must be a natural part of a composition and should be omitted if it has to be forced into position. Sometimes the nature of a statement requires the omission of a key sentence as an introduction. The beginning of the following composition furnishes no clue to the subject as a whole:

### CORAL-BUILDERS AND THE BELL SYSTEM

In the depths of the tropical seas the coral polyps are at work. They are nourished by the ocean, in which they grow and multiply because they cannot help it.

Finally a coral island emerges from the sea. It collects sand and seeds until it becomes a fit home for birds, beasts, and men.



## Modern Business English

In the same way the telephone system has grown, gradually, but steadily and irresistibly. It could not stop growing. To stop would mean disaster.

The Bell system, starting with a few scattered exchanges, was carried forward by an increasing public demand. Each new connection disclosed a need for other new connections, and millions of dollars had to be poured into the business to provide the 7,500,000 telephones now connected.

And the end is not yet, for the growth of the Bell system is still irresistible. The needs of the people will not be satisfied except by universal communication. The system is large because the country is large. — *Adapted from an advertisement*

In the letter below, the first sentence suggests the topic of the first paragraph and also of the whole composition. The first sentence of each paragraph gives a fairly complete summary of the contents of the paragraph.

At the suggestion of one of our patrons we take the liberty of writing to offer you the many facilities of this bank. Although we are the largest financial institution in the state, we are careful to give small depositors the same consideration that we give those carrying large accounts. We have deposit boxes of various sizes, which may be had at a small rental for the safe-keeping of securities or valuables. We allow interest at the rate of 2 per cent per annum computed and credited monthly on all nonborrowing accounts of \$500 and over, which are also subject to check.

You may conduct your banking business with us entirely by correspondence if you so desire. All deposits received from you by mail will be acknowledged immediately. A statement of your account will be mailed promptly the last day of each month, with canceled checks. Currency can be sent to you by registered letter.

We are glad to have our depositors also avail themselves of our advice regarding investments. By our assistance many of our small depositors now own some of the safest securities on the market.

We can assure you that any account with which you favor us will receive our careful attention.

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### *Exercise 147*

Using one of the sentences given in Exercise 139, p. 131, as a topic sentence for the whole composition, write at least three paragraphs. Make sure that each paragraph, as well as the whole composition, possesses unity.

### *Exercise 148*

Use one of the sentences given in Exercise 139 as a topic sentence for a letter which consists of two paragraphs.

### *Exercise 149*

From the paragraphs below select the one which shows the greatest unity and the one which shows the least. Be ready to point out just why the one is more unified than the other.

A man who is to have friends must show himself friendly. A friend is a gift, a mystery, a sacred reality. Ambition has no friends, and genius wants few. Our friends early appear to us as representative of certain ideas, which they never pass or exceed. A business man needs friends, but a man who seeks to make friends simply because it is good for his business will never know the meaning of true friendship. Business is business, but never forget that a friendly manner is often the most telling argument in making a sale.

What are the qualities which attract and win friends? It has been well said that "the way to have a friend is to be one," or, applying the idea to salesmanship, the way to make customers friendly is to show a spirit of friendliness toward them. As a salesman approaches a customer he gives evidence of this spirit by certain outward signs: a quick forward step; a slight nod or bow; a smile, or at least a friendly, encouraging expression; often a word of greeting. A personal connection is thus made and the way opened for formal business.

If you are merely polite, you are simply following the usages of society. Politeness is an artificial polish. Courtesy is the soul of that polish. To cultivate courtesy, guard against letting your actions become mechanical. Make it a habit to do one kindly

action each day, and do it as early in the day as possible. Do not expect courteous treatment in return. Neither let discourtesy in customers be an excuse for a lack of courtesy in yourself. In the final analysis it is the customers who pay the wages. They are the real boss, and if you offend the real boss, even when he is in the wrong, you are playing dangerous experiments with your pay envelope. Remember that in a deep sense it is impossible to be insulted. A gentleman never would insult you and no one else can. Always be courteous for your own sake. As your actions are, so are you. You can expect only a grunt from a pig, but if a pig grunts at you, it is no reason why you should grunt in reply. Don't be a pig.

The negative of courtesy is discourtesy, which is rudeness, disrespect.

### *Coherence*

#### **Coherence Defined**

*Coherence is that quality of a composition which requires that its ideas shall be well arranged.* Without coherence it is almost impossible to achieve real unity in a composition. *Cohere* means "stick together, be united," and coherence as used in rhetoric means the sticking together of the parts of a composition according to a definite plan.

The thousand and one parts of an automobile may be piled in a heap with not a bolt missing, but the mass is not a machine until every part has been put in its proper place and the whole fastened together to form a unit. One bolt in the wrong hole might keep the automobile from moving or might send it into a ditch. So in basket ball, one player's failure to be in the right place may allow the ball to go out of bounds and may give it to the opposing team. In the same way one sentence, phrase, or word out of place may destroy the effectiveness of a whole paragraph. In other words, it is not enough to have good ideas; they must be so arranged that they are clear to the reader as well as to the writer.

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### How to Secure Coherence

The two important ways of securing coherence are (1) the proper *arrangement* of ideas and (2) the use of suitable *connectives*.

### Methods of Arrangement

Common methods of arrangement are the following:

1. *Arrangement of Ideas in a Time Order.* The narration of events falls naturally into a time order, "following the clock," as we say. Such an order may be followed in a single sentence, in a paragraph, or in a series of paragraphs. Note the use of this scheme in the following:

Usually I spend the morning taking dictation, and the afternoon transcribing it.

The rising bell used to ring at 7:30, by 8:30 we had finished breakfast, and at 9 o'clock we had started our recitations for the day.

When Europe began to wake from the dark centuries after the fall of the Roman Empire, Italy took the lead not only in the renaissance of art and learning, but also in commerce. The Bank of Venice is supposed to have been founded in 1157. In the fourteenth century the Florentines forged ahead, and the Bank of the Medici became the financial center of what little financial intercourse and commerce then existed between the principal nations. In 1401 a bank was founded at Barcelona, and in 1407 the Republic of Genoa, being embarrassed by a multitude of loans, consolidated them into a "mountain" (*monte*) and made this heap of debt the capital of a bank which was placed under the management of eight directors elected by the holders of the debt, or stock. Various cities and territories belonging to Genoa were made over to the bank as security for the debt. The fame and success of the Italian banks led to the foundation of small lending houses in other countries by Lombard merchants. A number settled in London, and gave their name to Lombard Street. — F. W. HIRST, "The Stock Exchange"

2. *Arrangement in a Space Order.* Especially in descriptions it is convenient to plan a composition according to the relation which things have to one another in the matter of position. One may move from left to right, from here to there, from north to south, from up to down, and so on in describing things coherently. The following examples illustrate this method of arranging ideas:

On the top shelves are kept the articles not often used ; on the middle shelves, the things in daily use ; and on the bottom shelves, the bulky articles, like the scales.

In the background loomed the mountains, covered now with a purplish haze. Their lower slopes were green with the soft green of olive trees, and melted gradually into a soft blanket of green meadowland. At the farther extremity of this smooth stretch of verdure came a line of golden beach, which curved its sparkling sands about the waters of the bluest of blue bays. And looking outward one could see the level expanse of the sea itself.

Never had I seen so many tin cans in one town. They were piled on the vacant lots and thrown in the alleys. A little river ran through the town. The view from the bridge was the view that may be seen from too many bridges crossing too many little rivers in too many American towns. The banks were broken down and muddy. They had been used as ash chutes. Parts of smashed automobiles and sewing machines and coils of rusty wire appeared above the oil-splotched water.

3. *Arrangement according to Some Logical Sequence of Thought.* Since business writing usually aims to explain or to induce action, it is often desirable to arrange ideas according to some other sequence than that of time or space. The sequence may be from known to unknown, from the less important to the more important, from that most likely to attract interest toward the less interesting, or according to any other plan which makes for a logical progression of ideas.

The ideas in the following paragraph are arranged in what

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may be called simply a logical order. Notice that each sentence is fittingly placed from the point of view both of what precedes and of what follows it:

A Boston retailer who closely follows the sales sheet for rainy days uses bad weather to sell his low-priced rubbers. He has large cases which are divided into compartments so that they resemble the letter rack in a big hotel. Small stocks of rubbers are sorted into sizes by compartments, and the cases placed near the doorways on rainy days. The convenient arrangement into compartments enables the salesmen to fit customers quickly. Clerks from the shoe department take charge of the cases and usually turn in satisfactory sales books.

There is no hard-and-fast rule by which ideas can be arranged coherently, and often one paragraph may use several methods to secure coherency. In the following paragraph the first two sentences are arranged in time order, the third is a contrast to the second, and the fourth contains a statement based on the three preceding sentences:

In 1878 Merton entered Brunswick College and graduated four years later with honorable mention for his proficiency in French. He then went to France for five years, remaining most of the time in Paris, where, with the assistance of a tutor, he devoted himself to his favorite language. Unlike most graduate students abroad, he displayed no interest in the great French university and gave little attention to the national life about him, but devoted his energies to acquiring such a knowledge of French as is obtained from textbooks and libraries. Thus, at the age of twenty-eight, while he was a proficient French scholar, he knew little of modern France.

### *Exercise 150 · Oral or Written*

In three sentences, one for each order, list the names of the first five presidents of the United States (1) in a time order, (2) in an alphabetical order, (3) in the order of what you consider their importance. Word each sentence so that it is coherent.

**Exercise 151**

In one paragraph write a description of your classroom, arranging your ideas according to a definite space order.

**Exercise 152**

Write on one of the topics given below a composition of at least three paragraphs. Secure coherence by keeping to some definite logical sequence of ideas, and at the end of the composition indicate the plan you have followed.

1. Why business correspondence is typewritten instead of handwritten.
2. The use of calculating machines in business offices.
3. The value of learning shorthand.
4. The place of the automobile in modern life.
5. The radio's share in education.

**Coherence within the Sentence**

Certain principles of coherence apply especially to sentences. The most important of these principles may be summarized as follows:

1. *The relation of a modifier to the word modified should be clear.* When modifying words or phrases are incorrectly placed in a sentence, they may make the sentence seem to say something the writer did not intend at all. Notice the difference in meaning caused by the change in position of the following modifiers:

I can write *nearly* one hundred words a minute.

I can *nearly* write one hundred words a minute.

*Only* your school ordered two dozen copies of the book.

Your school ordered *only* two dozen copies of the book.

I sat watching the airplanes fly by *in my office*.

I sat *in my office* watching the airplanes fly by.

The last two sentences indicate excellently why a modifying phrase should always be placed as near as possible to the

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word it modifies. Relative clauses especially should be placed as near as possible to the words they modify.

He dictated a letter, using the dictaphone, which he later decided not to send.

As the writer clearly did not mean to talk about sending the dictaphone, he should have written his sentence somewhat as follows :

Using the dictaphone, he dictated a letter which he later decided not to send.

2. *The relation of a pronoun to its antecedent should be clear.*  
A sentence may be incoherent because the relation of a pronoun to its antecedent is not clear. Sometimes a pronoun may seem to refer to either of two antecedents, in which case the sentence is called *ambiguous*, or squinting. At other times a pronoun is used when there is no evident antecedent in the sentence or anywhere else within hailing distance. Study carefully the following examples of incorrect reference of pronouns :

**No antecedent:** I may go to the lecture, for *he* is a very interesting speaker.

**Clearer:** I may go to the lecture, for it is to be delivered by a very interesting speaker; *or* I may go to the lecture, for the lecturer is a very interesting speaker.

**No antecedent:** I dictated all the morning, but my stenographer has typed only two of *them*.

**Clearer:** I dictated all the morning, but my stenographer has typed only two of the letters I gave her.

**Ambiguous:** The clerk informed the cashier that *his* account was incorrect.

**Clearer:** The clerk informed the cashier that the latter's account was incorrect; *or* The clerk said to the cashier, "Your account (*or* My account) is incorrect."

**Ambiguous:** I received his letter and check, *which* pleased me.

**Clearer:** I was pleased to receive his letter and check, *or* I was pleased to receive his letter, which contained a check, *or* I was pleased to receive the check which came in his letter.



3. *The reference of participles and gerunds should be clear.* A participle which refers grammatically to one word (a noun or pronoun, as a rule) and logically to another is ambiguous. In the sentence "Following your instructions, the shipment went forward last Thursday," *following* does not really modify *shipment*, but *we* or some similar word. *We* should be in the sentence and in such a position that the reader will immediately associate the participle with it. The sentence would be better expressed thus: "Following your instructions, we forwarded the shipment last Thursday."

Similarly, the gerund forms are frequently misused, as "After discussing the matter for a long time, the car was finally purchased." This is better expressed in some way that will connect with *discussing* the persons who carried on the discussion, as in "After discussing the matter for a long time, we finally purchased the car."

Such ambiguous uses as have just been pointed out are usually called *dangling* participles or gerunds. They destroy coherence.

### Exercise 153

In the following sentences point out the expressions which cause incoherence, and explain which of the three rules just given is violated in each case. Rewrite the sentences, making them coherent.

1. Mr. Adams kept in touch with Brown's work until he was transferred to a Western agency.
2. She told the matron that she would receive an answer in a few days.
3. I am inclosing a letter of recommendation from the Head Master, which may be of interest to you.
4. Do not crowd around the door. It impedes the movements of our employees.
5. To let. Two large, furnished, connecting rooms with bath for gentlemen only.
6. One day, while making up my accounts, a mistake occurred that cost me several dollars.

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7. Copy the account handed back to you in ink.
8. There is no place in this country for people who are not willing to support the country to which they come in time of need.
9. He asked if he would go when he was ready.
10. I have received your letter of October 15, inclosing a check for \$15.80 as settlement in full of your account. I have referred it to the legal department.
11. The stone was large and of a dark-blue color, which glowed when brought into the bright sunlight.
12. Thanking you in advance for your courtesy, will you accept the inclosed check in payment?
13. Wanted. An office boy immediately.
14. On account of being nearsighted, customers thought Hollinsworth was cross.
15. The most important part of a letter often is the beginning.
16. People often borrow money from banks which they do not need.
17. The engines became overheated ; and, after talking the matter over, they decided to camp where they were.
18. The two orders were only received today.
19. All books are not worth reading.
20. While waiting for my change at the counter, the fire alarm was sounded.

### Coherence through Connectives

Sometimes it is not enough merely to set down ideas in the proper order ; something more is needed to show just how one idea is related to those which precede and follow. For this purpose *connectives* are important. These may be single words, phrases, clauses, sentences, or even whole paragraphs (called *transition* paragraphs). One should be sure that the expressions chosen as connectives really do make the meaning clearer. Note, for instance, the difference in meaning in the two sentences below :

I shall leave at 4:30 this afternoon because I arrived at 8:30 this morning.

I shall leave at 4:30 this afternoon, although I arrived at 8:30 this morning.

The first sentence implies that the speaker arrived earlier than he needed to in the morning and therefore is leaving earlier in the afternoon. The second sentence implies that the speaker arrived on time in the morning or perhaps late and yet is leaving early or on time in the afternoon.

In most well-constructed paragraphs the sentences are so intimately related that words which are purely connectives are to a considerable extent unnecessary. But they should be used wherever they definitely make clearer the exact relation of the sentences. In the relation of one paragraph to the next it is particularly important that some sort of connecting link be used, since the transition from one paragraph to another is likely to be less evident than that between sentences within a paragraph.

There are a great number of words, phrases, and clauses which are especially effective in giving relation to ideas. The following especially should be noted:

1. Coördinating conjunctions: *and, but, and or*. These words are frequently used at the *beginning of sentences*. Such a usage is sometimes condemned on the ground that these conjunctions are properly employed only as connectives of words, phrases, or clauses; but an endless list of quotations from reputable authors could easily be made, to show that they are used to aid *coherence between sentences* in a paragraph. They should not, however, be employed to excess.

2. Subordinating conjunctions: *if, though, after, since, because, etc.*

3. Connective phrases: *in conclusion, under the circumstances, in view of these facts, on the whole, etc.*

4. Clauses: *If you will consider these figures, As I was just saying. In line with this point of view, you must admit.*

The following selection shows how connectives may add to the coherence of a group of paragraphs. Notice how each of the italicized words, *but* and *such*, implies a knowledge of the preceding paragraph.

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"He is as solid as a rock" is the popular characterization of the man in whom the world has learned to confide. How satisfying it is to hear such a statement! There is a universal craving to meet the man that can be depended on.

*But* the world has no place for the man whose character is not fixed, who is tossed about by every wind that blows, ready to be influenced by present surroundings, only to be driven by changing surroundings to contradictory ideas and contradictory purposes. His name is bandied about with joke and with gibe, to his discomfiture in life and to the shame of those who bear his name after him.

Such a man was John Erskine, Secretary of State some two centuries ago. His greatest gift seemed to be an ability to accommodate himself to circumstances without regard to principles. The well-earned nickname "Bobbing John" was given him by his associates, and as "Bobbing John" he is known in history. His character was not fixed.

### Exercise 154

Show how the italicized words and phrases add to the coherence of the following paragraph. How do the first and last sentences help to weld the paragraph?

Since our Automobile School is the largest, best-equipped, and most reliable one in the country, it is the one for you to enter. *This statement seems to us to be justified because in everything pertaining to automobiles we can today give unlimited practical instruction. Our opportunity to perfect our system of practical instruction came recently when we were able to arrange with a prominent Detroit firm to build and sell pleasure cars for them. In addition to these pleasure cars we are building commercial cars. As a result our students now get the actual experience in assembling, block testing, and road testing, as well as the experience in the garage and repair shop. In view of all these facts we feel justified in claiming that ours is the only school in the country that gives the students such a variety of actual experiences. We ask you to investigate our claim and compare the training we can give you with that offered by any other school. We believe that such a comparison will prove that our school is the best.*

*Exercise 155 · Oral*

The underlined words and phrases add much to the coherence of the selection below and the letter on page 153. Name each underlined word as a part of speech. What parts of speech seem to be used frequently as connectives? What is the difference in meaning between *a* in *a young fellow* and *the* in *the young man*? In what order are most of the ideas arranged?

The young man attempting to choose a vocation rarely takes himself into serious consideration. As a rule he is thinking only of the vocation as an abstract thing, looking at it as a means of gaining wealth, honor, or position. He sees other people making a success in that vocation, and as they have done well he imagines that he too would like to do the same kind of work.

*Exercise 156*

Write a paragraph on a subject of your own choosing. (1) Read it over carefully and see if you can use additional words or phrases that will make the relation of the sentences more apparent. (2) Rewrite the paragraph. Bring both themes to class.

*Emphasis***What Emphasis Means**

*Emphasis requires that each idea in a composition shall be given force according to its importance in securing the desired result.* Emphasis is particularly important in the spoken or written language of business. It means the placing of an idea before a listener in such a way that he must attend to it. Emphasis is the red ink, the italics, the *nota bene*, of expression.

Emphasis is not always easy to obtain, and often comes through indirect means. The rampant orator, sawing the air and shouting himself hoarse, may leave less impression on his audience than does the quiet speaker who in a calm, conversational tone drives home his points with well-chosen and well-arranged remarks. Straightforward expression is

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### Jameson Memorial University

JAMESON, TENNESSEE

October 11, 19—

Mrs. N. P. Waters  
Richmond, Virginia

My dear Mrs. Waters:

Something happened here this morning that I want you to know.

About nine o'clock a young fellow swung onto the campus with a long-legged stride that would have been astonishing anywhere else. He had come a hundred miles from his home in the mountains of North Carolina.

I turned him over to Dean Stuart, but I listened to the conversation. He had brought with him the sum of just \$10,— no more,— all he had on earth. The dean told him that it was hard to know what to do with him, and explained as kindly as he could that all our rooms were occupied.

I looked at the young man: he never flinched: he smiled, confidently faced us both, clear-eyed and steady, and this is what he said. "Dean, I didn't come here to get a room or to get a bed; I came to get an education. I can sleep on the floor."

There was no answer to that. At least neither the dean nor I could think of one, and we simply made a place for him; we had to. We cannot refuse that sort, and we will not do it as long as there is a dollar in sight.

These boys are the salt of the earth — big, strong, up-standing fellows: old Revolutionary stock, most of them mountain-born; fearless, quiet, loyal, high-principled, and clean. They must have help. They need it, and they deserve it. The sum of \$25,000 is required at once for the actual current expenses of the year. We must have that amount at hand or in prospect at an early day.

We are asking not only because the money is needed for the great work that we are doing but because it is right that you should have an opportunity to give if you can. Your gift may make the difference between a life of ignorance and a life of knowledge to some mountain boy.

Our work is filled with lofty purposes, but its effectiveness is almost entirely a question of money. Will you help us now?

Sincerely yours,

*Sheridan P. Edwards, President*

SPE/DCM

usually the most effective. Unusual expressions, red ink, underlining of words, italics, capitalization, and drawings have all a legitimate part in impressing the reader; but belief in one's ideas, careful thought, and the use of simple and concise language will in most cases make the best impression.

### How Emphasis may be Achieved

The methods of emphasizing an idea are much the same whether one is considering a single sentence, a paragraph, or a longer composition. The most important of them may be summarized under four headings:

1. *Emphasis by Proportion* — *giving an idea large space, saying much about it.* Sometimes a merchant who wishes to call attention to his business will put up as his sign a huge boat, watch, cigar, or whatever he thinks suitable. By making his sign *large* he calls special attention to it. Again, if he is having an unusual sale, he may take an unusually large amount of advertising space in the papers.

That mere space may at times serve to indicate importance is as true in a paragraph or a series of paragraphs as it is elsewhere. Each idea should be given space proportionate to its importance. This does not mean that the more you say about anything, the more likely you are to impress your reader. It means that the idea to which you give the most space is likely to receive from your reader the most attention; in other words, the attention which a reader gives to an idea will probably be in proportion to the comparative space that the writer thinks it worth. Compare

Good Hats for Sale Here  
Hats for Sale Here  
Hats for Sale  
Hats

In the following selection the writer wishes to emphasize the point that it is necessary for a retail merchant to satisfy

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a customer when there is a dispute over an account. Notice the large amount of space given to the incident of the returned hat. Observe the transitional purpose of the second paragraph.

A great source of loss in a retail store doing a credit business is controversy over disputed accounts. So fraught with serious consequences is this phase of selling that some of the most successful merchants have gone to extremes. A great merchant in Chicago, known all over the world because of his success, impresses upon all his employees the importance of treating every customer as if the customer were always right, no matter whether she is or not. A leading merchant in Boston takes the same position, although he states it in a little different way. He says, "Let the public think that they are 'DOING' us."

He himself carries this policy to an extreme. Walking through a department, he noticed a woman who was much excited over something. He asked the head of the department what the trouble was. The department head replied that the woman had not purchased a hat in his department, though she apparently felt sure she had, and that she wanted to exchange it for something else, saying that she did not like it. The merchant instantly said, "Take the hat and give her credit for it."

The department head was so chagrined and angered at the injustice of this order that he immediately resigned. The merchant then drew his own check for the hat and gave it to the head of the department, refusing at the same time to accept his resignation.

The merchant's wide knowledge told him that some day the woman would find out where she bought the hat, and that then for the rest of her life she would talk about his store and its liberal treatment of its customers. Therefore he settled the controversy instantly as described above. The incident was retold so often that it got into print and became famous throughout New England. That thirty-dollar credit for a hat — an absolutely unjust credit — probably gave his store \$10,000 worth of free advertising.

This may be considered, of course, as an unusual incident, but it indicates the policy that the merchant must adopt. He must settle a controversy in the customer's way, provided that



the customer believes she is right. He must settle it in her way, even though she is not right, and even though the settlement causes a loss to the merchant. — *Adapted from GOULD'S "Where have my Profits Gone?"*

### *Exercise 157*

Try to estimate the general effect on the reader if three or four more sentences had been devoted to the following description of the personal appearance of the workman when he first applied for the position. The paragraph given below has emphasis through proportion.

The following incident illustrates at least one condition brought about by modern industrial combinations. A man in the prime of life, a skilled mechanic, went into a machine shop to apply for a position. Going to one of those in charge, he inquired if they needed men, and was informed they did. At the same time he was assured that he did not have a chance to secure employment, since his gray hair indicated that his usefulness was in a measure impaired. However, he was one of those men who can readily adapt themselves to any condition, and, realizing that he could not get employment on account of his gray hair, he went to a barber shop, and had his hair trimmed and afterward dyed black. He then returned to the very same machine shop and secured employment. He is today giving useful service in the employ of one of the large industrial corporations and bids fair to continue doing so for many more years. — *Adapted*

2. *Emphasis by Position.* A second method by which one may give emphasis to an idea is by placing it in an important position. Such positions in any composition are the beginning and the end. This is an additional reason why the topic sentence of a paragraph or whole composition should come at the beginning, and why it is often wise to repeat it in some form at the end. Any idea, however, that requires emphasis and that makes a good ending may come at the close.

It is especially true that in a single sentence emphasis may

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be given by placing the important words or ideas at the beginning or the end.

*Your money back if you are not satisfied is the invariable practice of our firm.*

Notice how much more emphatic this is than the more usual order :

*It is the invariable practice of our firm to give your money back if you are not satisfied.*

Sometimes a word, phrase, or clause can be effectively emphasized by being placed in a somewhat unusual position in the sentence. For example, the subject and predicate may change places, or the object may precede the verb :

Very short was the time allowed us for repairs.

Our terms he thought impossible.

### Exercise 158 · Oral

Change the order of the words in the following sentences as many times as you can without distortion, and note how the emphasis on different words varies with the order :

1. The claim that education should be founded on experiment is not new.
2. I want to protest as strongly as I can against the notion that an army of untrained observers is useful in proportion to its size.
3. A reputation for promptness in filling orders is an asset worth having.
4. Theoretically, vertical writing has the advantage over sloping writing in legibility.
5. At present it is the plan of the firm to make employees loyal and contented.
6. I wish you to write only one letter.
7. The so-called cultural subjects are necessary, too.
8. If more sane letters of application were written, there would be fewer misfits in this world.
9. I shall be pleased to send you a check not later than the middle of next month.

3. *Emphasis by Climax.* A third way by which one may secure emphasis is by so arranging words or ideas as to produce a climax. In a sentence ideas or words may often be arranged with a cumulative effect, rising in force with each succeeding word and closing with the strongest word of all.

He has a pleasing personality, a keen mind, and an unimpeachable character.

Similarly in a paragraph, or in a longer composition, climax is produced by beginning with the least important idea, following this by ideas more important, and thus ascending to the most important idea of all. This is, of course, a special case of emphasis by position. Paragraphs that furnish perfect examples of climax are rare, but the principle involved — leading up by stages to the most important idea — is in common use. The following illustration, taken from an advertisement, shows how this form of emphasis may be used :

The man we are seeking must have had experience. He must also be a worker. There is a good, big salary connected with this position, — and something more after that, — but it will have to be earned. The man we want must have tact — and tact with us means much : it means ability to read character, it means self-control, it means readiness to command a difficult situation. But more than this, the applicant must be able and ready to prove that our goods are a necessity to the trade ; anyone can sell goods for which a customer is already crying. Above all, the man for this position must have imagination and solid character, for in our business only such qualities can bring results.

#### *Exercise 159*

Write a paragraph giving what you consider to be the benefits derived from a course in business English. Secure emphasis for your more important ideas by using the climax form.

4. *Emphasis by Choice of Expression.* An important method of securing emphasis is the use of suitable words, phrases,

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and clauses. The mere repetition of the same expression naturally serves to emphasize it. Note how in the following sentence the expression *on time* is forced on your attention:

In this office you must not only begin your work exactly *on time*, but you must also finish it *on time*.

The use of an unusually apt expression, such as a suitable figure of speech, frequently adds force to composition. Compare "He loved money" with the more unusual "His idol was gold" or "He worshiped dollars."

A specific expression is nearly always more emphatic than a general one. Compare "I am in receipt of your valued favor of recent date" with "This morning I was pleased to receive your order of July 13."

### Exercise 160 · Oral

In three different statements give three ways of expressing the point in the following sentence that you consider worthy of most emphasis:

Whatever may have been true in the past, there is no doubt that today industrial conditions favor the educated man.

### Exercise 161

Rewrite the following sentences, making them more emphatic. Give particular attention to improving italicized expressions and note the suggestions in parentheses after each sentence.

1. We have had considerable difficulty for a *long time* in trying to secure *satisfactory results* from our stenographic department. (*Place important words or expressions at the beginning or end.*)
2. Your machine is satisfactory because the only work that we can accept must be accurate: the work of your machine can always be depended on, for it never makes mistakes. (*Try to repeat the words **satisfactory** and **accurate**.*)

3. United States government bonds are always a good investment, because they are absolutely safe, readily marketable, obtainable in small denominations, subject to comparatively small fluctuations, and furnish a fair rate of interest. (*Use a climactic form and, as far as possible, parallel construction.*)
4. I have studied some interesting subjects lately. (*Use specific terms. Make what and when definite.*)
5. I saw excellent bargains in a store the other day. (*Use specific expressions.*)
6. He is a successful business man. (*Use specific expressions.*)
7. He is receiving a good salary. (*Use specific expressions.*)
8. It is necessary for me to receive a reply from you before long. (*Use specific expressions.*)
9. For a stenographer to do the best work, she must have a knowledge of the matter which she is writing, and the general plan of the whole subject should be in her mind. (*Use parallel construction.*)

### Exercise 162

Rewrite the sentences below, making them more emphatic :

1. A short time ago I was talking to a person in business in a neighboring city.
2. He had made a great deal of money recently.
3. Prices will seesaw for some time, in my opinion.
4. The last of the month we will offer some surprising values in clothing.
5. You should speak the truth.
6. He is not likely to tell anybody any secrets.
7. With best wishes for your continued success, I remain, Yours truly, J. V. Hammond.
8. Since introducing your machine into our business some time ago, we have been much pleased with the improvement in our work.

### Exercise 163

Select from your reading three paragraphs that illustrate the three different methods of securing emphasis.

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### *Exercise 164 • Oral*

Show that the paragraphs indicated below contain the principles of emphasis. If you think that any of the paragraphs might properly be made more emphatic, be ready to show how you would do it.

1. The first selection on page 133.
2. The last selection on page 133.
3. The last selection on page 145.
4. The first selection on page 151.

### *Exercise 165*

Write a paragraph on one of the following subjects and be ready to show that your theme has the quality of emphasis:

1. My favorite study.
2. The disgrace of incorrect spelling.
3. Learning to drive an automobile.
4. Bookkeeping.
5. The best sewing machine.
6. Good taste in clothes.
7. Why everyone should learn to swim.
8. The most interesting book I have read.

## *Euphony*

### **What Euphony Means**

Euphony is that quality of composition which helps to secure a desired result by giving a pleasing sound. Connected paragraphs, sentences within paragraphs, and words in a sentence have a relation in sound as well as in meaning. Many masterpieces of literature owe a large part of their reputation to the smoothness of their sound. Much of the popularity of Lincoln's "Gettysburg Address" is due to the harmonious relation of its sentences and to their pleasing variation of length and structure. Most of our popular proverbs and quotations are combinations of words that sound well together, and many advertisements known all over the country

owe their popularity as much to a pleasing combination of sounds as to solid arguments. In business correspondence, as in other types of composition, euphony commands respect.

### How to Achieve Euphony

Stated simply, euphony requires variety in sound and in length of words and sentences. To achieve this one should avoid the use of a succession of —

1. Words that sound the same.
2. Words of one syllable.
3. Short sentences.
4. Sentences similar in construction.

Any one of the three sentences below might be used effectively in a cleverly prepared advertisement, but any one of them would be a hindrance to the euphony, and therefore the effectiveness, of an ordinary piece of business writing. They are monotonous: the first contains a number of words that are largely identical in sound; the second has too many words beginning with the same sound; and the third drags along through a dreary monotone of monosyllables.

1. Check expenditures by checking over your checks.
2. The best banks do not boast about their business.
3. No one can tell a dull boy what to do or a bright boy what not to do.

A little common sense is necessary in applying the rules of euphony. You do not need to be concerned when you find yourself repeating such monosyllabic words as *and*, *to*, or *the*, if the repetition aids clearness or force. Such words are rarely noticeable in themselves; on the contrary, they are more likely to be *conspicuous by their absence*. One of the best means of discovering violations of euphony in written matter is by reading it aloud.

But euphony is really only a part of a more inclusive quality sometimes called *harmony*, which requires that writ-

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ten matter shall not only sound well but also *look* well. It concerns itself with the mechanical appearance of written composition. The appearance (or harmony) of a written composition may be injured by (1) poor or unsuitable stationery or ink; (2) faulty penmanship, typewriting, or printing; (3) glaring headings, irregular margins, inadequate spacings, and so on.

### Exercise 166

Criticize the euphony of the following sentences; rewrite those that do not *sound* well to you:

1. You will find inclosed my check for four dollars in payment for the book.
2. I am in need of a boy to help me for the next month on my books. I wish you to call at the store this week so that I may learn if you can do the work.
3. Please find inclosed my check for four dollars, for which please send me the bat described in the advertisement at the top of this letter.
4. Of course such a course cannot be pleasing to us.
5. Two dollars is too much to pay.
6. The proofreader missed the mistake, and therefore *Mr.* remained misspelled.
7. The "Haldane" sets we have on hand are handsomely bound.
8. I will try to telegraph to Thompson so he will have time to take the train.
9. We have your letter of the 10th inst., and we wish to say that we have been unable to get a satisfactory bid on your \$1000 L. & N. bond that we hold.
10. On account of a continually increasing mailing list, we cannot send our weekly circular to persons not having an account with us.
11. The actual market is not very active.
12. Familiarity with a certain line of business is likely to make one familiar with the letters required to carry it on.
13. The productive activity of our production department declined.



*Exercise 167*

Each of the following sentences violates the requirements of euphony. Be prepared to point out the exact violation of euphony in each case and rewrite the sentences.

1. For references I am permitted to refer you to Mr. George H. Brown and Miss Edith M. Thornton, both instructors in the commercial department of the Bridgeport High School.
2. When one really tries to make good, the good that is in him crops out.
3. I have written to Mr. Rice that we shall surely raise the price.
4. I think your friend fortunate to be able to enter the financial field at this favorable moment.
5. On the other hand, unless the ambition is aroused, the salesman may talk himself hoarse without arousing any ambition. (*Remember that a word may be repeated for the sake of emphasis.*)

**Sentence Variety an Aid to Euphony**

Just as sounds and words often repeated tend to monotony, so a series of sentences all constructed along the same plan is likely to prove extremely uninteresting reading. Scarcely anything is so certain to cause a reader to pay little attention to what he is reading as a monotonous string of sentences with no more apparent individuality than a row of pennies.

A comparison of the two paragraphs given below will show that the second is much superior to the first. No doubt much of this superiority depends upon the continuity of thought brought about by the careful use of connectives, but much also depends on the variety of expression in words and sentences.

If a man from the planet Mars landed on the Earth, he would be very curious regarding the Earth. Probably he would ask himself, "Is the Earth inhabited?" His answer to this question would depend upon the part of the world in which he landed. If he landed at Charing Cross in London or at 42d Street and Broadway in New York, he would think he was in a land

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of many people. These sections have been called the busiest spots in the world. If he landed in the Sahara or in the tundra of Siberia, he would think that there were not many people on the Earth. Even after traveling a long distance, he might think that there were no people on the Earth.

Imagine a man from the planet Mars landing on the Earth. Think of his overwhelming curiosity regarding the new world he has reached. Probably the question uppermost in his mind would be "Is the Earth inhabited?" His immediate answer to that question, and to many other questions about life on the Earth, would depend upon the part of the world in which he landed. Suppose his first impressions were formed at Charing Cross in London or at 42d Street and Broadway in New York. He could not but realize that he was in a land of many people, for each of those corners has been called the busiest spot in all the world. If his introduction to the Earth occurred in the Sahara or in the tundra of Siberia, the man from Mars might leave or perish without seeing a human being. Even after traveling a long distance, he might think the Earth uninhabited. — COLBY and FOSTER, "Economic Geography for Secondary Schools"

Fortunately our language is well prepared to furnish us with the means of guarding against monotony of expression. Not only have we thousands of synonyms, a long list of connectives, and many kinds of phrases to lend variety, but we have a great many different kinds of sentences. Every sentence is at the same time *simple*, *compound*, or *complex*; *declarative*, *interrogative*, or *exclamatory*; *periodic* or *loose*; and *long*, *medium*, or *short*. Every sentence is also a balanced sentence or it is not. Such a number of possible combinations gives opportunity for endless variety of sentences.

NOTE. A *declarative* sentence may also be *imperative*.

A *periodic* sentence is one in which there is not a complete thought expressed until the end is reached.

If I am not mistaken, you are much to blame.

A *loose* sentence is one in which a complete thought is expressed before the end is reached.

I have every reason to believe that he is capable of filling the position ( . ), for I have seen him tested ( . ) with many different kinds of difficult problems ( . ) similar to those which he is likely to meet ( . ) with you.

A *balanced* sentence is one containing phrases or clauses which are similar in form and of about the same length, weight, and emphasis.

He pays his men well, and he works them hard.

A sentence of medium length in business writing contains from twenty to thirty words.

### *Exercise 168 • Oral*

Classify the sentences in this exercise as (1) simple, compound, or complex; (2) declarative, interrogative, or exclamatory; (3) periodic or loose; (4) balanced or not balanced; (5) long or short. If you cannot decide just what is a long sentence and just what is a short sentence, test the truth of the following statement by examining a few business letters and some of your own themes: "In business writing a sentence of more than thirty words is usually too long."

1. The world cries out for the man who can carry a message to Garcia.
2. The greatest regulator of conduct is the spirit of regulation.
3. Unless I know that the employer is without fault, unless I know that he is struggling with an inherited vicious condition, I have no patience with so-called labor troubles.
4. Naturally, if we would get at a more satisfying conclusion to determine whether the college is making good, we must go over the five-year books and ten-year books of college classes that have been in the business world for such periods, and must select the names of those men who entered commercial activities after completing the recognized academic course.

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### *Exercise 169 • Oral or Written*

Be prepared to explain to the class the difference between long and short sentences. Be ready to give as good a definition as you can of what you mean by a short sentence. Write or find six examples of both kinds of sentences.

### *Exercise 170*

Be prepared to answer the following questions:

1. To what purposes is the short sentence specially adapted?
2. In what instances may a long sentence be desirable?
3. Is a loose sentence more undignified than a periodic sentence?
4. What kind of sentence may be particularly valuable in making a comparison or contrast?
5. Which kind of sentence do you think you use the most, the simple, the compound, or the complex?

### *Exercise 171*

Classify the sentences in a paragraph of one of your written compositions in as many ways as you can; for example, one of your sentences may be simple, declarative, loose, short, and not balanced.

### *Exercise 172*

Write a theme entitled "A Magazine I Like." Compare your work with that of some other member of the class, noting the different kinds of sentences in each exercise.

### *Exercise 173 • Oral*

Express in your own words each of the following sentences:

1. A penny saved is a penny earned.
2. Well begun is half done.
3. Stick to your business, and your business will stick to you.
4. Of making many books there is no end; and much study is a weariness of the flesh.
5. He that is slothful in his work is brother to him that is a great waster.

*Exercise 174*

Read the following letter for euphony, or smoothness of expression. Be prepared to show wherein it lacks harmony. What relation does the letter suggest between euphony and coherence? between euphony and unity? between euphony and emphasis? Rewrite the letter and be prepared to show how you have improved it by applying the various principles of rhetoric.

I am completing Bayview High School next month. My sister completed the course here last year. My best interest has been in commercial subjects, which are shorthand, book-keeping, and typewriting. Business English and arithmetic have also been easy for me. My grades have been good in all these subjects.

Mr. James Cayless, my uncle, who lives next door to you in Cleveland, says you might give me work in your store if my school record is good, and if I would write you a good letter asking for a job. Mr. Callow, high-school principal, and Miss Frazier and Mr. John Morley will tell you that I made good grades. They were my commercial teachers. I am seventeen years old and clerked in the Bayview Bolton Department Store two weeks last Christmas vacation.

*Exercise 175*

Make a list of the ways in which variety may be given to the sentences in a paragraph. Be prepared to illustrate your statements by furnishing examples of different kinds of sentences. Classify your sentences according to the directions in Exercise 171.

*The Outline*

One of the greatest aids in writing or talking effectively is definite knowledge about the subject to be discussed. But knowledge of facts is not enough; they must be arranged and presented according to the fundamental principles of rhetoric. The presentation must follow a plan, or outline.



T. F. Harley

A Bird's-eye View and an Outline have Much in Common

### Use of Notes

A useful aid in applying the principles of rhetoric to the creating of a composition is some form of reminder of what one plans to say. Notes are the simplest form of reminder. In general they are less helpful than more formal plans; but where time does not permit the preparation of a more complete reminder, or where the relative importance of the topic or of the occasion does not justify it, notes may serve a useful purpose in assembling facts and assuring attention to them. Facts and ideas may be jotted down briefly and in miscellaneous fashion, in which case one must depend upon memory of details and later organization to develop their meaning. It is better, however, to make one's notes follow at least the general order of the composition or discourse to be based upon them. Thus one might briefly jot down notes upon the content of this chapter as follows: fundamental principles of rhetoric — rhetoric and grammar — unity — coherence — emphasis — euphony — each principle applies to sentence, paragraph, group of connected paragraphs — and so on.

### Using a Formal Outline

When notes are fully set down and organized into an effective arrangement, an outline is the result. If the outline is developed in much detail, it may be called a *syllabus*. Just as a builder draws up a plan to guide him in constructing a house, so a writer makes an outline or a syllabus to direct him in constructing an effective composition. An *outline* gives concisely, in the form of a table, all the important topics of a composition. It is a distinct aid in securing unity, coherence, and emphasis, for it lays before the writer all his principal ideas. He can see whether he is leaving out anything important or including anything which is not pertinent. Further, he can see whether he has arranged his ideas according to the requirements of coherence and emphasis. A *syllabus* merely goes further than an outline in developing details.

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As a rule a business man does not make outlines, but simply writes or dictates what he has to say without much apparent preparation. He really carries in his memory, however, a variety of outlines suitable to various requirements, for experience has taught him the kind of letter that is suited to a particular situation. But even the business man may profit by the use of an outline, especially in long and involved pieces of composition. It may show him how to use new ideas and may keep him from using over and over again the same old expressions. Certainly the beginner can save himself much labor by outlining a composition before actually writing it. Ideas come thick and fast once we have really begun to write; but, as someone has said, "An outline is valuable, even if it serves only to indicate why it is not to be followed." After you have made your outline, there is no reason why you must blindly follow it if you discover good arguments for not doing so; but in the meantime it has helped you to clarify your thoughts.

### Outline of a Paragraph

The outline of a paragraph is usually simple, a few phrases sufficing to make clear what is to be said and how it is to be arranged.

The following is an outline of the short paragraph on page 174:

1. Definition of bookkeeping.
2. Two kinds of bookkeeping.
  - a. Double entry.
  - b. Single entry.

You must learn to make short mental outlines quickly. At first it will be necessary to write them, and their preparation will require conscious effort; but after much practice you will be able to glance ahead and outline your subject almost instantly.



Below is an outline of the long paragraph which appears in Exercise 182, pp. 174 and 175.

1. Goethe's opinion of double-entry bookkeeping.
2. Bookkeeping valuable for education.
  - a. Requires diligence and accuracy.
  - b. Teaches one to think.
  - c. Shows the value of carefulness.
  - d. Teaches foresight.
  - e. Gives mental satisfaction when well done.
  - f. Gives self-confidence.
  - g. Helps to form character.

The following is an outline of the letter given on page 140 :

1. The letter is written at the suggestion of a friend.
2. The bank is attentive to all depositors.
  - a. Deposit boxes are of various sizes.
  - b. Interest is allowed on small check accounts.
3. Business may be conducted by mail.
  - a. Deposits may be made by mail.
  - b. Statements and canceled checks are mailed monthly.
  - c. Currency may be sent by registered letter.
4. The bank gives advice on investments.
  - a. Small depositors have profited by advice.
5. The bank is interested in having a new account.
  - a. The bank will give attention to a new account.

It seems best for a beginner to use complete sentences when making an outline for connected paragraphs. This encourages him to think clearly about the contents of the paragraphs. Later, less elaborate outlines may be jotted down before writing the compositions. For instance, instead of the somewhat elaborate outline just given of the letter on page 138, a ready writer might find the following sufficient :

Occasion of the letter.  
Bank attentive to depositors.  
Business done by mail.  
Bank gives advice on investments.  
Bank glad to have an account.

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The table of contents at the beginning of the book is an example of a long outline. For numbering the topics and subtopics of a long outline a notation like the following will serve:

- I. First main topic.
  - A. First subtopic under I.
    - 1. First subtopic under A.
      - a. First subtopic under 1.
      - b. Second subtopic under 1.
    - 2. Second subtopic under A.
  - B. Second subtopic under I, developed like A.
- II. Second main topic, developed like I.

Below is an alternative form of outline:

- I. First main topic.
  - 1. First subtopic under I.
    - a. First subtopic under 1.
    - b. Second subtopic under 1.
  - 2. Second subtopic under I.
- II. Second main topic, developed like I.

### *Exercise 176*

Make a brief plan, or outline, for each of the following:

- 1. Body of the letter on page 153.
- 2. Second selection on page 133.
- 3. Body of letter 1 on pages 120-121.

### *Exercise 177*

Make an outline of a letter giving an account of your school work during the present year.

### *Exercise 178 · Oral*

Make an outline of a talk which you could give before the class, discussing the practical use of outlines in business writing.

### *Exercise 179*

Make a complete outline for the first chapter in this book.

*Exercise 180*

As far as you can, make an outline of all the studies you will require to complete your course in this school. You may arrange the studies by years or departments or in any other way that you think logical. Under each study place sufficient subtopics to indicate its nature and range.

*Exercise 181*

By means of an outline, plan a class outing.

*Application of Principles of Rhetoric*

Review the principles of rhetoric found in the preceding pages of this chapter as they affect the sentence, the paragraph, and connected paragraphs. Then apply these principles to the following exercises :

*Exercise 182*

The paragraphs given below treat of bookkeeping. Write an exact topic sentence for each, and see if you can tell why the second paragraph is so much longer than the first.

Bookkeeping is the art of making a systematic record of business transactions, enabling the proprietor to ascertain the condition of his business. There are two methods of bookkeeping, double entry and single entry. In double entry, accounts are kept not only with persons but with all sources that affect the results or the condition of the business. In single entry, accounts are kept, usually, with persons only. — *Adapted from MINER and ELWELL, "Principles of Bookkeeping"*

Goethe called double-entry bookkeeping one of the most beautiful discoveries of the human mind. It is also one of the best means for the education of the pupil. Through an unbroken course of business of weeks and months the pupil must carry on his work with the greatest diligence and the most minute accuracy if he hopes to secure correct results. A single bit of carelessness places the success of the whole work in ques-

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tion. Instruction in bookkeeping leads, therefore, to earnest reflection and care, and, what is more important, the pupil himself experiences how fatally a single error brings its own punishment. At the end the facts must agree, and the worker must often seek for a long time before he discovers his own mistake. This training leads to a careful foresight which is so difficult for the youth and is still so necessary for the man. Finally, when all the different books taken together agree to a penny, what a satisfaction does the pupil feel over his work! His self-consciousness is heightened, and a joy of creation comes over him, not known before. His purpose to do something correctly is strengthened, and his sense of economy, accuracy, and order is developed. Out of such simple elements is formed the character of man, and bookkeeping has contributed an element to character-building that the young men of our time especially need. — RAYDT

### *Exercise 183*

Cut from a newspaper and bring to class a group of connected paragraphs illustrating the principle of unity. Find a group that seems lacking in unity, and be ready to show how you would remedy the defect.

### *Exercise 184*

Write a composition of several paragraphs on a subject chosen by yourself or selected from the list in Exercise 142. Observe your work closely, to see that it has the principle of unity.

### *Exercise 185 · Oral*

Choose from your reading and bring to class (1) a selection in which coherence is obtained through arrangement of the paragraphs and (2) one in which the coherence of the paragraphs is assisted by connectives.

### *Exercise 186 · Oral*

Examine the theme that you wrote in Exercise 184, and be ready to show how you obtained coherence in the whole composition.

*Exercise 187*

Write a theme of several paragraphs in which coherence is secured both by arrangement and by the use of connectives.

The following subjects may be suggestive :

1. The finances of all school activities should be controlled by a member of the school faculty.
2. The way to plan a camping trip.
3. My first attempt at driving an automobile.
4. A kitchen garden.
5. An interesting lecture.
6. A stump speech.

*Exercise 188 · Oral*

Bring to class an editorial from a newspaper or a clipping from a magazine that seems to you to be a good example of emphasis.

*Exercise 189*

Write a letter to a friend who has just graduated from grammar school, urging him to take a course in business English.

*Exercise 190 · Oral*

Be ready to tell the class a story which will emphasize some point. The following may give you a suggestion :

1. Children should be taught to look to left and right before crossing a street.
2. A retail dealer should have one price for all customers.
3. Women are fitted for executive positions in business.
4. Be careful when you make written statements.

*Exercise 191 · Oral or Written*

Give briefly, in narrative form, the main facts regarding the origin and growth of your school. Precede your composition with a short outline.

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### *Exercise 192 • Oral or Written*

Tell the story of the growth of the firm in which your father works or is interested or of some other firm whose history you know.

### *Exercise 193 • Oral or Written*

Narrate an incident that will illustrate the moral or point of one of the following :

1. It pays to advertise.
2. Correct language is a road to success.
3. It pays to study your automobile.
4. A cheap typewriter is a costly typewriter.
5. A good knowledge of stenography and typewriting often furnishes an opening to the best kinds of positions in business.
6. Originality of thinking is needed in business.
7. Slipshod in school is slipshod in life.

### *Exercise 194*

Write a description of one of the buildings named below, preceding your composition with a brief outline. Be particular to point out any special advantages of the building for the purpose for which it is used. What method of arrangement can you use to secure coherence?

1. The high school.
2. Your church.
3. The public library.

### *Exercise 195*

Describe one of the following, commenting on its suitability for the purpose for which it is used :

1. A business office.
2. Your typewriting room.
3. The public room of your post office.
4. The waiting room of your railway station.

***Exercise 196 · Oral or Written***

Describe one of the following articles in such a manner that prospective buyers are likely to be interested. Consult advertisements for hints, and picture vividly to yourself the subject of your description.

1. An automobile.
2. A fountain pen.
3. A hat.
4. A stylish shoe.
5. A book.
6. Any article in which you are especially interested.

***Exercise 197***

Explain how to make an outline, and illustrate your explanation by making an outline of a talk suitable to give before your classmates.

***Exercise 198***

Be prepared to give a short talk suggested by one of the following subjects. Bring to class a brief outline of what you intend to say.

1. Relate an anecdote that helps to show that it pays to keep your temper.
2. Describe a summer cottage so that you are likely to interest prospective renters. Beware of exaggeration.
3. Explain the working principles of some machine or apparatus useful in a kitchen. Make your talk interesting, and try to show that the article you are describing is one likely to be of service to the housewife.

***Exercise 199 · Oral***

Present a brief argument for or against one of the following :

1. One session in your school.
2. One additional period a week for your favorite study.
3. The running of your school lunch room by the local Woman's Club.

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### Exercise 200 • Oral

In the following sentences be prepared to point out the errors indicated by the suggestions in parentheses:

1. From my experience with these two firms I am certain that I can fill satisfactorily the position you mention in your advertisement. (*Statement too positive.*)
2. Your letter of January 17 has been received and read. (*Repetition of an idea.*)
3. I have read the suggestions in your letter of January 15, which pleased me much. (*Ambiguous use of relative pronoun.*)
4. If the *you* idea is introduced into a letter, it will be much more interesting, especially in a sales letter. (*Ambiguous use of it.*)
5. Awaiting a reply, I am, Yours truly, John B. Strout. (*Important statement in a participial phrase.*)
6. Having occasion to use many office appliances, the Stenostile seems to me to be as near perfection as one can expect in so complicated a machine. (*Dangling participle.*)
7. Since your aim should be to preserve your savings rather than to get a high rate of interest, the stock of the Mercantile Motor Corporation ought to be avoided by you. (*Unnecessary change of point of view.*)
8. Do not crowd around the counters, to help our employees to serve you quickly. (*Ambiguous.*)
9. Most everybody has heard or seen the Link-Belt Silent Chain Drive. (*Mistake in grammar; word omitted.*)
10. We are in receipt of your favor of recent date and note what you have to say. (*Wordy, trite; some of the expressions are almost meaningless.*)

### Exercise 201

Improve the following sentences by rewriting them. Be prepared to justify your changes.

1. Since introducing your typewriter in our office last September, our experience has been so satisfactory that we would consider it a step backward to employ any other machine.
2. An unsigned check was found in the envelope, which the firm believed belonged to McGee.



3. *Yours sincerely* should be used as a complimentary close when you are only well acquainted with the person written to.
4. Burt went alone to the old desk where Harold had worked every year as a tribute to his old friend.
5. The language used in law is not suitable for business letters, because it is formal and heavy and employs too many words.
6. Business English is different than the language of poetry.
7. I am anxious to enter the financial field and of learning banking methods.
8. I am twenty years of age but have had no experience in selling stocks.
9. Legal expressions are likely to be unknown to the general reader, and often many seemingly unnecessary terms are used.
10. I shall welcome an interview at your earliest possible convenience.
11. Business English is to state what you have to say accurately, clearly, and concisely.
12. I ask your consideration of my application for the position of office boy, that you advertised in this morning's *Herald*.

### Exercise 202

Select from your reading two sentences, and change the order of the words as often as you can without changing the essential meaning. Note the changes in emphasis that accompany the changes in position of words.

### Exercise 203

Express the thought of each of the following sentences in two other ways. You may vary the original order of the words, substitute new words or expressions, or rewrite the sentences. Try to express the original meaning as nearly as you can. For example, the thought of the first sentence may be expressed in any one of the following ways:

An art worth studying for its own sake is that of being likable.  
For its own sake, being likable is an art well worth studying.

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It will pay you to learn how to make other people like you.  
The person whom others instinctively like has a great asset.  
You will please yourself by learning to please others.

1. Being likable is an art well worth studying for its own sake.
2. I am in receipt of your letter of March 15, with check inclosed for \$15.
3. We regret to say that your package did not reach our packing room in time for our driver to deliver it on schedule time.
4. The holder of this certificate is entitled to one dozen of our artist-proof photographs upon payment of \$3.50 at our studio at the time of sitting.
5. Assuring you of every courtesy and trusting that we may have the pleasure of serving you, We are, Very truly yours,  
A. B. Champlain and Company.
6. Did you make the sample test with the varnish that you requested of us recently?
7. I will say no more at present.

### Exercise 204

Make a list of the numbers of the sentences below, and indicate the qualities lacking in them by writing after each number *unity*, *coherence*, *emphasis*, or *euphony*. If a sentence seems to be conspicuously lacking in more than one of these qualities, write after its number as many of the words as seem necessary. Rewrite the sentences, improving them in every way that you can.

1. She said that this was not the time for a reply, and the officials of the union are not telling the members how to vote.
2. Having studied the principles of elementary bookkeeping, your knowledge will be crystallized by practical application of what you have learned.
3. The man in the front office on the second floor quietly informed his neighbor in the next office that his safe had been rifled sometime during the night.
4. He answered an advertisement which he saw on a billboard on the way to town to look for a room and board.

## PROBLEMS

19. A business man, talking with his son, expressed himself somewhat as follows: "I took two courses in English composition when in school, but I've forgotten all I ever knew about rhetoric and all that sort of thing. If you want to write a good business letter, forget about your rules. All you have to do is stick to your subject, talk so that the other fellow will understand as quickly as possible exactly what you mean, and say it in such a way that he will 'sit up and take notice.'"

What comment have you to make on the consistency of this business man's statement?

20. "Grammar is really but a division of the larger subject of rhetoric. Bad grammar is bad simply because it tends to weaken the force of a statement."

Discuss the truth or falsity of this quotation, illustrating your remarks by sentences containing errors in expression.

## CHAPTER VI

### Oral Composition

"Time and money spent in learning how to speak effectively is an investment that pays larger interest than any other," is the claim of a famous statesman and speaker. Up-to-date business firms, especially those that have direct relations with the general public, are likely to think the statement just quoted is none too strong. They are inclined to consider every employee, from manager to office boy, as being in a sense an advertiser of the company, and that anything he says may in some way affect the company's business. Employment managers are accustomed to give special attention to the way a prospective employee talks. They say that an employee who can speak well not only is a good advertisement for his firm, but has in his ability to use language effectively something that will go far to make him a success in business. Actions may at times speak louder than words, but certainly words can speak sufficiently loud to justify their being handled with care.

It would be rather futile to try to decide the relative importance in business of written and spoken words. It is worth while, however, to remember that human voices were speaking thousands of years before pens were thought of. Written language is largely derived from the spoken, and it is the spoken language that has given pointed meaning to most words used in commercial transactions.

Then the telephone has so extended the range of the human voice that practically anybody in the United States can quickly and easily talk to Argentina, Australia, or elsewhere about beef, wool, or anything else that concerns him.

The radio, too, makes it possible for an advertiser to tell people in the most distant communities about his goods. Indeed, these two inventions have widened the reach of our voices as amazingly as the automobile and other modern vehicles have lengthened our steps.

No doubt all this long-distance talking is very spectacular and often important, for it has helped to make the whole world one vast market; but, after all, the ordinary face-to-face talk that has been going on for thousands of years between buyer and seller remains the most common and most important kind of business talk. It is still the kind to which the beginner in business can profitably give most attention.

### Elements of Spoken Language

What are the elements or qualities of this everyday talk that merit such careful attention? Most of us know in a general way what is meant by *voice* and by *vowels* and *consonants* that help to form words. Most of us, also, are rather sensitive to the effects of a talker's voice. You probably can think of classmates, store clerks, waiters, and others whom you rather unconsciously dislike largely because they have strident voices, talk too fast, or mumble their words. And you may also be able to recall people who are particularly attractive because they can talk pleasantly. Possibly they do not say much, but the very *sound* of their voices is attractive.

It would be impossible here to attempt a detailed study of all the elements that enter into effective speech, but the following matters are so important that they deserve attention:

1. Time
2. Quality
3. Force
4. Pitch

**Time**

*Time* is concerned with (1) quantity, (2) pause, and (3) movement. *Quantity* is strictly the length of time required to pronounce a vowel or a syllable, but in a general way it may be considered as referring to the "time-length" of any expression. From the point of view of time, each of the expressions in the left-hand column below, vowel, syllable, or word, is *longer* than the one opposite in the right-hand column.

ā in <i>ale</i>	ā in <i>at</i>
<i>tripe</i>	<i>trip</i>
<i>beehive</i>	<i>before</i>
writer	write
correspondent	writer

A careful speaker gives the correct *length* to such words as those found in Exercise 109.

Long words are likely to suggest formality or dignity, but they may give an impression of pomposity or artificiality. Short words tend to indicate informality, simplicity, and liveliness, but speech composed almost wholly of short words is likely to sound monotonous. It must not be thought, however, that long words are necessarily more impressive than short ones or that the mere *length* of a word largely decides how it may be best used. Nevertheless, a "tremendous income" does *sound* larger than a "big income" partly because "tremendous" is a longer word than "big." It is evident, too, that it may make our talk seem pompous or otherwise insincere if, as Johnson said, we make "minnows talk like whales." Compare: "Forward Mr. Jones immediately a communication advising him of our decision" and "Write Mr. Jones at once our decision."

Abbreviations are rarely as dignified or forceful as complete words, as may be seen by contrasting *photo*, *phone*, *ad*, and *auto* with *photograph*, *telephone*, *advertisement*, and

*automobile*. It by no means follows, however, that contractions are tabooed by good usage. The spoken language naturally inclines to employ endless methods of shortening expressions. Such contractions as *don't*, *I'll*, and *aren't* are allowable and often highly desirable in informal conversation, but we should recognize that even the most approved abbreviations do tend to informality, and unusual or unapproved ones lead to crudeness. "Doc. Ellsworth" and "Prof. Jones" are better lengthened to "Doctor Ellsworth" and "Professor Jones."

Avoid distorting speech by jamming together the syllables in a word, running words together, decapitating them or cutting off their last syllable. Compare the following:

*phoninim*: telephoning him or phoning him

*gimme*: give me

*thangkew* (or a confused mumble of sounds followed by the weird *kiërju*): thank you

*Goodhay*: Good day

*Open the window, plise*. Open the window, please.

*Hm much did ya say?* How much did you say?

*Wha did ya say?* What did you say?

*Ya or yup*: Yes

*rithmetic*: arithmetic

Of course, it would be absurd to insist that every letter and syllable of every word must be pronounced distinctly, as you will see if you look up carefully the correct pronunciation of such common words as *the* in "the book," *often*, *epistle*, and *parliament*; but, on the other hand, *government*, *library*, *geography*, and *laboratory* are not *guverment*, *libree*, *fograftee*, and *labratree*. A rarer but perhaps a more noticeable error is that of unduly lengthening words by substituting a long vowel for a short one, elongating or adding to a syllable, or even by inserting an extra syllable. Examples of words that illustrate this type of error are *casualty*, *film*, *athletic*, which are *not* pronounced *casuality*, *fillum*, and *atheletic*.

## Pause

By *pause* is meant the time spent between spoken syllables, words, or groups of words. It has been called "the punctuation of the spoken word." A pause helps one to avoid running together expressions that should be kept distinct, and aids clarity of meaning by helping to indicate where emphasis should be placed; it can impressively fix attention on something that has just been said or be a forceful introduction to something about to be said. Note the effects of the pauses in the sentences below. The full effect can be gained by reading these aloud.

"I have just read the recommendations of your committee: (a pause) they are very sensible."

"If the committee's proposal is adopted, it will undoubtedly increase the loyalty and morale of the whole body of our employees. (A pause.) I move that we proceed at once to put the proposal into effect."

The general effect of the correct use of the pause is an increase in clarity and ease of expression. It helps to give a speaker poise by tending to check a hurried and nervous flow of words. It aids correct motion or tempo of expression.

## Movement

Movement is the *speed* with which one talks. It is closely tied up with the pause. As a general rule, an effective talker uses a rather deliberate style, neither unduly slow nor fast. A drawling, jerky delivery is about as irritating as that of the rapid talker whose words race along so fast that they are continually stumbling or getting in each other's way. But no good talker keeps to just one rate of delivery: he knows that lack of variety leads to monotony.

A good talker, like a good automobile driver, is master of his vehicle, whether he goes fast or slow. Perhaps the best advice about movement is "Take time enough."



### Quality

Quality of voice depends upon the size and shape of our vocal organs (the mouth, vocal cords, etc.) and the way we use them. Qualities of voice are suggested by such words as *harsh*, *soft*, *shrill*, *gruff*, *rich*, and *thin*. You very likely can think of persons whose characteristic voice has a distinct nasal twang, and others who normally use *rich*, *full* tones that originate largely in the mouth cavity. In any event, the quality of one's voice is very important. A salesman with a disagreeable voice may really be a very commendable person and know his goods well, but if his voice irritates customers, even though they are not distinctly aware that it does, his ideas are not likely to get the attention they deserve.

A few practical suggestions for improving the voice are given on page 190. Here it may be suggested that you should examine the quality of your normal voice and try to remedy any conspicuous faults. To make such improvement usually does not require anything more than common sense and patience. If you have a tendency to "talk through your nose," try to overcome the habit. A whining tone can be eliminated by eliminating a whining attitude. You can observe the quality of voices that please you, and while you should not attempt to imitate the voice of anybody else, you may easily pick up suggestions how to bring out the best in your own.

### Force

Words should be given force appropriate to the ideas they are to convey. Loud speaking, however, is not necessarily forceful speaking. The attention that a word receives is largely a matter of comparison.

The following suggestions merit attention :

1. *Variety*. Vary your expression. Nothing weakens attention more quickly than a monotonous voice. A remark made in a low, clear tone is often doubly effective because it

follows something said much more loudly. A person who has been talking rapidly may add force to a statement by changing to a slower and more deliberate manner of speaking.

2. *Repetition.* Mere repetition of a word or phrase often gives it added force, provided, of course, that repetition does not degenerate into meaningless reiteration.

3. *Stress.* Stress puts the force on a syllable, word, or longer expression that is to be especially emphasized. Note how the emphasis shifts with the shift of the stress, as indicated by the underlined words below:

John will have to talk with me before he can go.

John will have to talk with me before he can go.

John will have to talk with me before he can go.

Don't, however, get into the habit of stressing too many words. Where all ideas are especially emphasized, none are.

4. *Arrangement.* A clear and logical arrangement is an essential of forceful expression. A jumbled-up set of ideas, no matter how good individually, are likely as a whole to lack force because they lack clearness. Sometimes an argument by which an idea is placed at the beginning, end, or in an unusual position will give it added emphasis. Unusual position, however, must be used with care, for it sometimes makes a statement more awkward than emphatic. In the sentence, "*Simply wasted*, was the money that we spent in advertising in his paper," *simply wasted* is in a position about as awkward as emphatic. Anything unusual generally attracts attention but not necessarily desirable attention. On the whole, the sentence above would be smoother and its ideas sufficiently emphasized if it had a more normal arrangement, such as, "The money that we spent in advertising in his paper was *simply wasted*." A suitable pause after *was* and an extra stress on *wasted* will give the appropriate emphasis.

### Pitch

*Pitch* refers to the number of vibrations in a sound. If you will recall the *shrill* voice of a child or the *deep* notes of a bass singer, you will realize what pitch is. For the purposes of ordinary talk the middle degrees of pitch are usually the most suitable. Your own experience must enable you to recall how irritating a shrill voice can be, and any voice unduly sharp or deep is likely to attract attention to itself rather than to the ideas it expresses. Of course, a good talker varies the pitch of his voice to suit his ideas. As a rule, a low pitch is likely to suit the careful expression of serious or weighty ideas; a higher pitch seems best suited to lighter or more emotional ones.

### Gesture

A sensible use of gestures may add to the clearness and force of even ordinary expression. A buyer decides to purchase a large can of indoor varnish, and remarks to the clerk behind the counter, "Oh, well, I'll take the larger can to be sure to have enough. If there's any varnish left over, I'll brighten up the outside of my canoe with it."

But the clerk knows that this particular varnish is really not suitable for a boat, and *shakes his head* as he says, "No, Mr. Colfax, this varnish isn't intended for anything exposed to the weather. You'd better take two small cans, and return one if you don't have to open it."

Mr. Colfax agrees by *nodding his head* and saying, "That's a good idea: give me two small cans."

No doubt the statements of both speakers were clear without the gestures, but some sort of gesturing is a normal and natural accompaniment of most talking and can add much at times to the effectiveness of what is said. A little common-sense attention to gestures will help you to avoid awkward and inappropriate ones and to use those that really help your expression. Try to pick out some that seem ap-

propriate and graceful. By *appropriate* is meant a movement that in some way seems to picture the thought it accompanies. When speaking of a "fuss budget" who seems always running round but never getting anywhere, one might say, "Wilkins is always going, but just round in circles, never straight ahead." The expression "round in circles" might naturally be accompanied by describing in the air with a forefinger or a hand a circle or two.

But don't try too hard to find gestures with which to "piece out thought," and don't let a few fixed gestures become tiresome mannerisms like the "you know what I mean" and the "you see" that dominate the language of some talkers. Note if you have any such habits as these, and avoid them: tapping on your desk with a pencil as you talk, or actually tapping your teeth in a meditative manner; swinging about in circles the keys on your key ring, or toying with your pocket knife; invariably scratching your head when discussing a knotty problem (this habit seems to be especially stimulating to masculine thinking); when starting to make a few after-dinner remarks, battling with your napkin. It is not necessary to enlarge the list, but it might well be worth your while to make out a special one for your own benefit.

## Mechanical Helps

A word has little, perhaps no, real meaning until it is definitely tied up with a concrete example. "A window screen that will admit air and light, but keep out the weather" becomes doubly clear, and therefore probably doubly interesting, when the agent holds one up for the housewife to look at. The pest in the restaurant who marshals the knives and spoons about the salt shaker to illustrate the site of his summer bungalow may be violating table etiquette, but he is using a basically sound method of making people *see* what he is talking about.

**Fundamental Qualities of Expression**

The fundamental qualities of expression discussed in Chapter V are, of course, a necessary part of effective speaking. Here they may be summed up in four words:

1. Clearness
2. Accuracy
3. Forcefulness
4. Conciseness

It may seem rather childish to say that a person ought to talk so that other people can hear clearly what he is saying, but how often in the classroom, the store, and elsewhere people who really have something worth hearing mumble their words so that their remarks give more irritation than information. Talking is all the better for being agreeable sound, just as penmanship is all the more pleasing when artistic. But the first essential of penmanship is legibility; of talking, audibility.

Accuracy requires that a statement shall be rigidly in accordance with facts. An accurate speaker does not intentionally permit his words to give a listener a wrong impression. There are few better tributes to a business man's reputation than: "As Mr. V. gave me the facts himself, I know I've got the matter straight."

Forceful talk wins the attention it deserves, or at least that the talker wishes it to receive. It is not enough for the salesman or the executive to ask himself such critical questions as "Am I sticking to the point?" or "Are my ideas well organized?" Important as such questions are, a far more vital one is: "Are the listeners really attending to what I say and will they act according to my suggestions?"

Conciseness holds that, in business, talk is not for relaxation, amusement, or anything except the furthering in some way of buying or selling. Common sense will draw a distinction between conciseness and curtness, brusqueness, or

mere brevity. Genuine conciseness insists that all *superfluous* words shall be omitted.

In addition to the four qualities just discussed, ordinary talk has other characteristics. By ordinary talk is meant the kind which customer and clerk exchange across the counter, which is used in conferences, in telephone conversations, and in the discussion of our everyday interests and activities. Such talk certainly tends to informality. It inclines to use

*abbreviations*: ad., exam., auto.

*colloquial contractions*: don't, aren't, I'll

*colloquialisms*: all right, lot of, in a fix

and in general to prefer expression that doesn't "stand on ceremony." It undoubtedly prefers short sentences and, as a rule, short words. It lays aside formality without losing dignity.

## The Address

The type of language suited for ordinary talk is the kind most commonly used and most suitable for business. Sometimes, however, the business man finds he is expected to "deliver an address," "give a speech," "make a few remarks," or otherwise talk in a more or less formal manner. What he has to say may vary from a few humorous sentences at the close of a dinner to a lengthy and serious discussion of sales taxes before a chamber-of-commerce group.

The language and method of delivery will naturally vary with the occasion, but, of course, it can never get away from the requirements of *unity*, *coherence*, *emphasis*, and *harmony*. (See Chapter V.) The following suggestions will prove useful:

1. *Have a definite, limited subject.* Choose a topic that can be given reasonably full treatment in the allotted time. Prefer, as a rule, a short title of not more than three or four words.

2. *Make a careful outline.* Preparing it will help you to avoid errors of omission and commission, and to marshal your ideas in a good order. Remember that a subject rarely requires a division into more than three or four subtopics; and, anyway, a further division will confuse most listeners.

3. *Prepare a careful introduction.* It often is well to write it out, for "well begun is half done." Don't think that a story is the only good way to begin a talk, and if you do use a story, don't think that all the good ones are funny.

4. *Give as much attention to your conclusion as to your introduction.* Usually a good conclusion helps the audience to carry away a clear idea of the main thought of the address.

5. *Consider your subject with reference to your listeners.* What ability and preparation have they for understanding it? What type of word and what style will best suit the occasion?

6. *Incline to specific rather than general terms.* Say, "of every dollar you spend for gasoline, twenty-six cents is taken by taxes" rather than "the tax on gasoline is tremendous." People usually like to look at things: use where you conveniently can blackboard illustrations, maps, and other aids that help to give a definiteness and reality to your words. The series of pictures that finally show the housewife leisurely starting off for the afternoon "movie" tells most people better than any words can how effectively the Acme Washing Machine takes care of the family laundry problems.

7. *Use variety.* Run in a good story or other appropriate illustration. A brief, well-read selection from a distinguished authority, backing up something that you have said, gives you an opportunity to change your general manner and the tone of your voice, and also helps the audience to find a new angle of attention.

8. *Be careful of your personal appearance and manner.* Your clothes, the way you come before the audience, the way you stand, your gestures, and facial expressions all

make an impression on the audience, and therefore add or detract from the impression of what you say. You may find it best to write out your talk in full, but rarely is it best to read a manuscript to an audience. Rather, make on cards that can easily be held in the hand suitable notes and cues. Avoid the appearance of nervous haste. Be modest in manner and yet appear to be really master of the occasion. Your audience will take its cue from you. Above all, be careful to keep strictly within the time that has been allotted to you. If, however, you have been given the dangerous latitude of no time limit, be doubly careful not to speak too long.

But just what is the length of "too long"? Obviously, it is no exact length of time, although it is well to remember that few speeches extending through a whole hour really hold the undivided attention of an audience. A beginner will do well if he can speak effectively for ten or fifteen minutes or even five. In any event, it is a fact that most people can recall the names of speakers who they thought spoke too long, but few of us can think of more than one or two who we really wished had kept on talking.

## Telephone and Radio

The telephone and radio have actually extended the range of our voices hundreds and even thousands of miles, and they are a regular part of the equipment of modern business. The telephone has become so commonplace a part of everyday life that few of us realize that there are right ways and decidedly wrong ways of talking into a receiver, or even of listening to the "party on the other end." The following rather obvious suggestions still seem to be needed by some persons:

1. *Be natural.* The instrument is delicately adjusted to carry your ordinary voice. Don't shout, and, as a rule, don't even raise your voice above its natural tone. Speak



clearly and directly into the receiver with your lips about one half inch from it. Be careful not to develop a "telephone voice" that is shrill, gruff, hesitant, or unduly stiff or formal. Avoid mannerisms. Telephone calls for business purposes naturally tend to brevity, but avoid the jargon of the moment that seems to attract some persons. Slang, of course, is as much slang on the telephone as elsewhere, but avoid also such curious expressions as "Speaking," which some people disconcertingly snap into the telephone when the telephoner inquires if he may speak to Mr. X.

2. *Be courteous.* Don't say over the telephone what you wouldn't say face-to-face to a person. See that your telephone voice is pleasant and rather leisurely than hasty and brusque. If you have asked your office to call a person on the telephone, don't presume to keep him waiting. You should be ready to reply when he speaks.

3. *Be systematic.* If you have to make an important call, take a few moments to jot down and arrange your ideas. It is often worth while to confirm by letter what you have said by telephone, especially if what you said was of considerable importance or somewhat complicated, and, in any event, it is best to make immediately a written record of such a conversation.

4. *Be brief.* In business, most persons consider a lengthy telephone conversation a nuisance. Of course, curtness is undesirable, but conciseness is the key to good telephone language.

The radio, especially throughout the United States, is now a recognized means of promoting business. Much that has been said about the use of the telephone applies here. In broadcasting, however, a speaker is usually limited to an exact number of minutes, and is expected to write out exactly what he intends to say. He reads this "script" before the microphone. The broadcaster should be sufficiently familiar with his "speech" to give it without hesitation, but he should



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## Making His Words Count

not give the impression that he is reciting from memory. An experienced announcer advises the beginner to imagine an audience to which he is talking. If he talks to it in as natural a manner as he can, it is very likely that he will be talking well to the actual persons "listening in."

## The Sales Talk

At the beginning of this chapter reference was made to the fact that every person who works for a business firm is, in a sense, one of its salesmen. Everything that he says is a sort of sales talk, for it is likely in some way to make somebody think more or less of the firm and thus eventually affect the firm's business. Then, too, any employee who says anything to a prospective buyer about the firm's merchandise is really giving a sort of sales talk just as truly as the clerk who inquires of a buyer "Is there anything else?"

But the term *sales talk* usually refers to a very definite type of oral composition which is often carefully prepared in advance to promote a specific sale. Naturally, the exact form and style of such a talk must vary greatly with the varying occasions. One that suits the purposes of an automobile salesman is very unlikely to meet the requirements of an insurance underwriter, for a sales talk should be adapted to the personality of the prospective buyer. Sometimes it is a rather formal presentation of facts; at other times it becomes naturally just a part of a conversation between seller and buyer. This last is probably the most effective form it can take, for then the buyer is taking a real part in the discussion, and can help to "sell himself" the goods.

All sales talks have in common certain qualities, and are governed by certain basic principles. A sales talk

1. *Conforms to the requirements of grammar and rhetoric.* (See pages 124-125.) It is clear, accurate, forceful, and concise, conforming in general to the suggestions made in this chapter. It does not aim to be a literary production, but it avoids crude language, for he who lowers his standards of expression invariably weakens its power.

2. *Has the you point of view.* (See page 313.) The salesman tries to put himself in the place of the buyer so that he may more readily appreciate and use the explanations and the language that will appeal to the buyer. In short, he seeks to meet the prospect on his own ground without presuming to talk down to him or otherwise patronize him.

3. *Is designed to accomplish a specific purpose.* If the talk is intended primarily to arouse the prospect's interest, it does not primarily try to get his name "on the dotted line." If it is intended to bring about a sale at once, it should lead up to something definite for the buyer to do, something that is preferably definite, easy, and pleasant. As a matter of fact, every effective sales talk is likely to call for some sort of

action on the part of the buyer. Even to have him accept interestedly and promise to glance over the booklet that the salesman offers him is often far better than nothing, although the experienced salesman well knows that a prospect who says "I'll look this over and see" may really be just avoiding making a decision.

4. *Is sincere.* Only the salesman who really knows and has faith in what he is trying to sell is likely to talk convincingly. The first and best argument that he can put forward is his own evident belief in the value of his goods.

5. *Is interesting.* As the dictionaries imply, anything is *interesting* that arouses *interest*, and human interests are innumerable. The problem really comes back to the implications in section 2 above: the salesman must in some way tie up his subject with something in which the buyer is already interested. This does not mean that because a man likes to play golf, a refrigerator salesman must talk about golf balls. It is true that if the salesman is really a golf enthusiast, the subject may prove a common basis for conversation; but it is likely to be much more to the point if he believes that the man he is interviewing is always wide-awake to practical suggestions on how to save money, to show him how a modern refrigerator can specifically cut down his expenses for food.

But the sales talk offers endless opportunities for study. The few suggestions made above little more than hint at its possibilities. There are few better means for winning success in business for the young man or woman who is willing to work hard and patiently than that offered by the effective sales talk.

## Exercise 205 · Oral

Give the meaning of each of the following sentences in a *shorter* sentence. Try specifically to substitute shorter and simpler expressions for those that are underlined. Consult your dictionary.

**EXAMPLE:** Your statement is the direct antithesis of that of your predecessor on the witness-stand.

**Shorter sentence:** Your account is the exact opposite of what the preceding witness said, or You and the last witness entirely disagree, or Your story is just the opposite of that of the last witness.

1. Jim has an insuperable aversion to all kinds of profitable labor.
2. We beg to acknowledge receipt of your last communication.
3. Fortuitous circumstances brought them together.
4. He is an indispensable and indefatigable assistant.
5. He sent me a lugubrious explanation of his failure to meet his note at the bank.
6. Advise us immediately about the environing circumstances.
7. He is exceedingly averse to unnecessary litigation.
8. Your proposition is unmitigatedly preposterous.
9. William has an inordinate predilection for exaggerated statements.
10. His predominant obsession is dread of financial impecuniosity.

### Exercise 206 · Oral

The following selection is taken from the remarks of a high-pressure district manager for a firm that deals in seasonal novelties. He is trying to induce a young man to become one of the firm's salesmen as a house-to-house canvasser during the Christmas season.

**A.** How would the rather slangy style of the talk be likely to affect a high-school student looking for such a position?

**B.** Restate the selection in what you consider language more suitable for the occasion.

Now, young fellow, there is no better time to start in this business than right now. People always spend their cash more freely just before the holidays. Get in the game and pocket your share of the ready coin. We back our men: we ship out goods on the day the order comes in. If you sign up this morning, and put in an order for samples and sales goods, they'll be at your door tomorrow morning. You can have a hundred dollars in the bank by this time next week. What do you say?

Your references are okay, and you won't have to pay for the goods in advance. We do that for the men on our staff that we know about. We've got lots of chaps wanting to crash the gate on this proposition, but what we want are young fellows that have a good set-up and can be relied on. There's lots of money around this time of year. Most of the banks have just paid out their Christmas funds, and if you'll get busy with a magnificent line like ours, you'll be making money before you know it. I'll make you out a contract right now and you'll be all set for business tomorrow. Our Mr. Fishman can give you some good ideas on how to make the approach and all that. He's having a meeting at two this afternoon. How about it?

## *Exercise 207 • Oral*

Without being too formal, restate the selection below in language that would be more suitable for the occasion:

Say, listen: you don't need to feel a bit squeamish about quoting Yours Truly to speak a good word for your little bulletins. I think they're just about okay: no great big words telling a chap what everybody already knows about the market, but just a line or so that really says something good to little fellows like me. Of course, you make mistakes, you're human, but, month in and month out, you get the dope just about right on how stocks are moving. And you aren't scared to give us the low-down on some of the fishy propositions that are always lying round. I'm just about one hundred per cent plus for *Advice and Service*.

## *Exercise 208 • Oral*

Give in more colloquial language the meaning of the rather formal selection below: Avoid slang and other violations of good usage.

A class in bookkeeping may be kept together without appreciable difficulty by gauging the assignments according to the ability of the average students. As soon as the students who work the fastest have completed the assignments, the instructor permits them to give their attention to some other

subject during the remainder of the time allotted to the book-keeping assignment. Some instructors find it expedient to have such students do such extra work in the library or in some other room convenient. However, such procedure has certain disadvantages, for additional explanations may be found desirable regarding certain points that were not considered while all the class was present. Therefore, it may be desirable to keep all members of the class in the bookkeeping regardless of whether any of the pupils have completed the work considerably in advance of other pupils.

### *Exercise 209 • Oral*

Restate the following sentences, substituting complete expressions for all abbreviations and contractions. How has this rather mechanical change affected the style? Do you consider the change an improvement?

1. Let's say that it's your turn to talk tomorrow.
2. Remember that you're not an orator making a formal address upon some momentous occasion.
3. You're just talking informally to a group of friends and acquaintances.
4. In talking, don't pin your faith to one article in a Sunday supplement or even to one textbook.
5. I didn't suppose he'd do that.
6. Our speaker's a man you'll be glad to hear, and I'm taking the liberty of saying that he'll be ready to answer any questions you'll wish to ask him at the close of his address.
7. It's easy for competition to invade regions where it doesn't properly belong. Let's take, for example, the question of reading. You've two motives that impel you to read a book: one'll make you enjoy it; the other, boast about it. If you've formed the habit of reading books with the latter motive largely in mind, you're intellectually unsound. Books aren't a sort of gaudy dressing for the mind. They're a path to the better things of life. They're one means by which you're able to get some insight into the real meanings of things. Good books mayn't help you to earn more money, but they'll teach you to understand the real value of money.

## *Exercise 210 • Oral*

Restate the following sentences, avoiding colloquialisms, contractions, and abbreviations :

1. The boss has a big deal on today, but he says it'll be okay if you give him a ring about four.
2. I guess Ned thinks there's going to be a boom in real estate pretty soon.
3. The setup of this ad. looks all right to me, but you'd better get Tom's okay on it before you send it in.
4. I think Jim's a bit of a prig, but he's a go-getter when it comes to raking in the orders.
5. I think that last quiz was something awful, but I managed to scrape by without flunking it.
6. Wire them that we're expressing those auto gadgets this afternoon.
7. Send him this order express, C.O.D.
8. How did it happen that you didn't make a memo in the journal?
9. Anyway, you'd better advise him that all our goods are shipped f.o.b.
10. I'm told that a lot of people thought the show wasn't a success.

## *Exercise 211*

Choosing one of the topics listed below, (a) make an outline for a five-minute talk (see pages 168 ff.); (b) write out the introduction and the conclusion; (c) prepare on cards notes that will help you in giving the talk; and (d) be ready to give the talk. Don't forget that you are not to speak more than five minutes. (Your teacher may prefer to give you more or less time than five minutes.)

1. The best automobile for \$1000 or less.
2. Why buy a used car?
3. A good place to spend your vacation.
4. Why it pays to know how to typewrite.
5. How to get the most out of your typewriter.
6. Are there really bargain sales?



*Exercise 212 • Oral*

**A.** Below is Lincoln's well-known *Address at Gettysburg*. It will be well worth your while to commit it to memory so that you can deliver it appropriately before your class. In any event, be ready to read it in a manner befitting the subject and the occasion. Remember that Lincoln is said to have delivered the address in a rather quiet and unaffected manner.

Fourscore and seven years ago our fathers brought forth on this continent a new nation, conceived in liberty, and dedicated to the proposition that all men are created equal.

Now we are engaged in a great civil war, testing whether that nation, or any nation so conceived and so dedicated, can long endure. We are met on a great battle-field of that war. We have come to dedicate a portion of that field as a final resting-place for those who here gave their lives that that nation might live. It is altogether fitting and proper that we should do this.

But, in a larger sense, we cannot dedicate — we cannot consecrate — we cannot hallow — this ground. The brave men, living and dead, who struggled here have consecrated it far above our poor power to add or detract. The world will little note nor long remember what we say here, but it can never forget what they did here. It is for us, the living, rather, to be dedicated here to the unfinished work which they who fought here have thus far so nobly advanced. It is rather for us to be here dedicated to the great task remaining before us — that from these honored dead we take increased devotion to that cause for which they gave the last full measure of devotion; that we here highly resolve that these dead shall not have died in vain; that this nation, under God, shall have a new birth of freedom; and that government of the people, by the people, for the people, shall not perish from the earth.

**B.** The letter below was unusually successful in inducing retail clothiers to handle a well-known line of ready-made clothes. Be ready to read it aloud before your class. Obviously the *way* that you read it should be different from that you employed in delivering Lincoln's address.

**Gentlemen:**

You know how it is in business, there are a lot of people that you'd like to sell goods to who don't trade with you. Quite likely you can name a dozen men, right in Brownsville, just your kind of fellows, who don't come to you. You wish they would; you believe, honestly, that it would pay them to do so; and you'd like to know why they don't.

That's the way we feel about the good dealers who don't buy our goods. We don't expect to sell everybody in the business; it wouldn't be a good thing if we did.

But your concern, somehow, seems to be our kind; we feel that, with a town like yours, and a trade like yours, and a business sense like yours, we ought to be working together to build up a fine trade for both of us.

Now, you know us; you know our goods. There's probably some reason why you're not buying them, and you know what it is. We wish you'd tell us what it is; very candidly. If we're "in wrong," we ought to be told, and if there's something here that's a good thing for you, then you ought to know about it.

Let's write a few letters to each other and see if we haven't some common ground of advantage.

C. State three definite things that made your reading (or delivery) of the *Address at Gettysburg* different from your reading of the letter in *B* above. Perhaps such words as the following may help you to make a definite statement: *pitch, tone, pause, sonorousness, colloquial or conversational, tempo, accent, enunciation.*

## Exercise 213 • Oral

Below are (a) the first paragraph of the Declaration of Independence and (b) the famous amendment to the *Constitution of the United States*, relating to religion, free speech, etc. Be prepared to read both selections appropriately.

a. When in the course of human events, it becomes necessary for one people to dissolve the political bands which have connected them with another, and to assume among the powers

of the earth, the separate and equal station to which the laws of nature and of Nature's God entitle them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation.

b. Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the government for address of grievances.

### Exercise 214 • Oral

Be ready to read aloud the following paragraphs. Be sure that you can pronounce correctly *all* the words in these selections.

A. Last February I decided to write to Messrs.<sup>1</sup> Grant and Miller, asking them for a plaster cast of the exquisite and almost incomparable Italian column that my partner and I had seen in their studios. I could not find their address for some time, until, after making several peremptory inquiries, I found I had written it on a paper which had been placed with some coupons in my desk. Messrs. Grant and Miller, replying to my inquiry, said that they should be glad later to send me a cast gratis, but that at present they felt it obligatory to fill other orders which must have precedence over mine. In conclusion, they were careful to say that they hoped I would not misconstrue their letter as a denial of my request.

B. If we had more specific rules for pronunciation, a foreigner would not be driven to distraction by combinations that do not stay put. He would be encouraged to regard English as a sane method of expression if *ou*, for instance, always had the sound it has in *loud*. Today he is buffeted by unexpected humiliations in *rough*, *through*, *bough*, *soul*, and *grievous*. The vowel *a* not only puts on several disguises, as in *ale*, *compare*, *all*, *add*, *ask*, and *father*, but also in *senate*, *village*, *what*, *abound*, and *sofa*.

<sup>1</sup> "Messrs." is an abbreviation of the French word "messieurs," and is pronounced *mess'ers*.

## Exercise 215 · Oral

The two selections below both deal with a phase of business. By your manner of reading them aloud try to indicate how the two selections differ in their treatment of their subject.

A. "Business is Business," the young man said,  
 "A game in which all may play;  
 Where every move must accord with the rules  
 And no one his fellow betray.  
 It's wholesome and clean, and full of good-will,  
 It's an urging, surging game,  
 It's a mission to serve in your day and age,  
 And a guerdon to honor your name."

And he sought and he bought, and he brought from afar,  
 And he served with conscience clear;  
 While his praise was sung by his fellow-men  
 And his service crowned with cheer.

B. When the spirit of service comes to be generally recognized for what it is, namely, good business, as well as good ethics, the reason for strikes and the general belief that good business is solely "sharp" business will be greatly lessened. The cooperation that will result between employer and employee, and the mutual confidence that will exist between buyer and seller will be, perhaps, the nearest that we shall be able to come to common ownership or the socialization of industry. Perhaps here is the door through which the strike will make its exit and industrial peace will enter.

## PROBLEMS

21. Most persons, especially business men, are averse to having salesmen take the initiative in attempting to sell something by telephone. If, however, a person who is thinking of making a purchase telephones a merchant who carries in stock the wished-for merchandise, an impromptu sales talk is in order and may prove most effective.

Assume that you are to be called to the telephone to answer the inquiries of a prospective buyer concerning some article of merchandise with which you are familiar. Prepare carefully an appropriate, brief sales talk that you may give it in class.

22. Observe carefully the talk or conversation of three or four sales persons when they are actually selling. Make records of your observations. Note, for example, whether the sales person is experienced. Is he interested in the sale? Are his language and general attitude helpful and what should be expected? Was the sale completed or not? In what way, if any, did the salesman contribute to the final outcome?

Prepare a talk to be given before your classmates in which you present the results of your observations, giving especial attention to the part that oral composition played in the transactions that you have recorded.

## CHAPTER VII

### The Form of the Business Letter

#### *General Appearance*

##### **Importance of First Impression**

It is sometimes said that "dress makes the man" and that "first impressions go a long way." While no one should take these expressions too seriously, there is a large element of truth in them. A person who is neatly dressed, who walks erect, and whose tone of voice is pleasing attracts us. We are prepared at once to listen to what he has to say. By the same token, the untidy, slouchy, or loud-spoken individual is repellent. Regardless of his ability, his personal appearance handicaps him.

And what is true of impressions gained from personal contacts is no less true of those gained from impersonal sources. For example, our first impression of the writer of a letter is gained when we unfold and glance at the letter he has written. We decide immediately whether or not he appreciates the importance of those conventions of letter-writing which are in almost universal use, and which have, therefore, the mighty authority of custom. If the letter is a business letter, our impression of the writer may carry over to the firm which he represents. It is possible for the appearance of a letter to suggest that a business house is efficiently organized and prosperous or that it is not.

Before we progress farther with a study of the details which make a letter pleasing in appearance, the specimen letters which follow should be studied carefully.

## LETTER No. 1



May 28, 19—

Mr. James D. McFarland  
Milwaukee  
Wisconsin

Dear Sir:

In answer to your inquiry of May 24, we take pleasure in giving you the following prices on Camden China, f.o.b. Miami:

1 doz. Plates No. 3	\$3.65
1 " " No. 2	2.75
1 " " No. 1	2.35
1 15" Platter	4.20

May we call your attention to the fact that our present prices are the lowest in history and that they are likely to advance sharply at any time? Accordingly we recommend that you place your order with us as promptly as possible.

Yours truly,  
Holmes Crockery Company

RTS/MNR

by *R. D. Smith*

LETTER No. 2



May 28, 19—

Mr. James D. McFarland  
Milwaukee, Wis.

Dear Sir:

In answer to your inquiry of May 24,  
we take pleasure in giving you the following prices on  
Camden china, f.o.b. Miami:

1 doz. Plates No. 3	\$3.65
1 " " No. 2	2.75
1 15" Platter	4.20
1 doz. Plates No. 1	2.35

May we call your attention to the fact that  
our present prices are the lowest in history and  
that they are likely to advance sharply at any time? Ac-  
cordingly we recommend that you place your order with us as  
promptly as possible.

Yours truly,

Holmes Crockery Company

by *Smith*



## LETTER No. 3



May 28, 19—

Mr. James D. McFarland  
Milwaukee  
Wisconsin

Dear Sir:

In answer to your inquiry of May 24, we take pleasure in giving you the following prices on Camden China, f.o.b. Miami:

1 doz. Plates No. 3	\$3.65
1 " " No. 2	2.75
1 " " No. 1	2.35
1 15" Platter	4.20

May we call your attention to the fact that our present prices are the lowest in history and that they are likely to advance sharply at any time? Accordingly we recommend that you place your order with us as promptly as possible.

Yours truly,  
Holmes Crockery Company

RTS/MNR

by *R. T. Smith*

NOTE. The manner in which the body of the letter above is set up illustrates what is known as the "hanging indention" style.

## LETTER No. 4

HOTEL *Broadway* BRUNSWICK

CABLE ADDRESS—HOB RUNSWICK

NEW YORK CITY

August 4, 19—

Mr. Henry W. Sweetser  
Cohoes  
New York

Dear Mr. Sweetser:

With the anticipated improvement in business conditions you should have frequent occasion to visit New York City.

I have you on my list as a personal friend, and therefore I am making this very frank appeal for your patronage! We need business, every bit of business we can get! I don't want you to be misled by the colorful promises of the many new hotels that have sprung up. Don't be misled by the offerings of a tiny radio or trickling ice water and promises of low-rated rooms that are always all taken when you arrive. Please don't let these extravagant words wear you away from the large, comfortable, homelike rooms of the Brunswick.

Here we have something that few can offer. A reputation that we are proud of for perfection in hotel management . . . a hostelry you can be proud to make your home, a hotel where women can safely stop! Besides all this I absolutely promise better values than any other New York hotel!

May I anticipate your patronage and that of your friends whenever you visit the metropolis?

Yours very truly,

*John E. Thomas*

John E. Thomas  
JET:K

NOTE. The form of the letter above is known as the "block" style. Some authorities omit the comma after the complimentary close in the block style.

## LETTER No. 5

HOTEL *Broadway* BRUNSWICK  
CABLE ADDRESS—HOBUNSWICK

NEW YORK CITY

August 4, 19—

Mr. Henry W. Sweetser  
Cohoes  
New York

Dear Mr. Sweetser:

With the anticipated improvement in business conditions you should have frequent occasion to visit New York City.

I have you on my list as a personal friend, and therefore I am making this very frank appeal for your patronage! We need business, every bit of business we can get! I don't want you to be misled by the colorful promises of the many new hotels that have sprung up. Don't be misled by the offerings of a tiny radio or trickling ice water and promises of low-rated rooms that are always all taken when you arrive. Please don't let these extravagant words wean you away from the large, comfortable, homelike rooms of the Brunswick.

Here we have something that few can offer. A reputation that we are proud of for perfection in hotel management . . . a hostelry you can be proud to make your home, a hotel where women can safely stop! Besides all this I absolutely promise better values than any other New York hotel!

May I anticipate your patronage and that of your friends whenever you visit the metropolis?

Yours very truly,

JET:k

*John E. Thomas*

John E. Thomas

NOTE. The form of the letter above illustrates what is known as the "indented" style.

**Exercise 216 · Oral**

Be prepared to give your general impressions of the letters reproduced on the preceding pages. Which one did you like best? Why? Which was your second choice? Why? Which one did you like least? Why?

**What Makes a Letter Pleasing in Appearance**

Before a person tries to write letters like those shown above or tries to improve upon them, it is desirable for him to make a systematic study of the things which make a letter pleasing in appearance. The following details should be read carefully:

*The paper.* The size of the paper upon which business letters are written varies, but the sheet most widely used measures approximately  $8\frac{1}{2}$  by 11 inches. The quality of paper also varies, but good taste calls for white or nearly white unruled paper, not too glossy and yet with a surface sufficiently smooth to prevent ink from running or blurring. The stationery of discriminating business men and women, like their clothes, shows good taste when it gives an impression neither of cheapness nor of extravagance.

Business stationery normally has an engraved or printed letterhead at the top. Letterheads vary greatly, but they contain at least the name of the firm, the post-office address, and usually an indication of the kind of business the firm does. There are many possible additions, such as the century figures of the year, the names of the members of the firm, the telephone number, the cable address, an engraving showing the place of business, and so on. A simple letterhead is dignified and prevents the sheet from appearing like an advertisement.

*Margins.* In order that a letter may be placed artistically on the page, the side margins and those at the top and bottom of the letter should be approximately the same, just as the margins of a mounted picture are the same, except that in both cases the lower margin may be somewhat wider than

## TYPES OF LETTERHEADS

TELEPHONE HAYMARKET 3780

**The Hatfield Common**

AN UNMUZZLED WEEKLY JOURNAL OF PROGRESS

37 ASHBURTON PLACE

BOSTON, MASSACHUSETTS

ST. LOUIS, 31 UNION SQUARE X PARIS, 1 RUE AMBROISE THOMAS

*The Bon Marché*

OF PARIS

CABLE ADDRESS  
*Bonmarche*

ST. LOUIS

*New York · Chicago · London · Paris · Berlin · San Francisco*

C. H. NORRIS

JOHN HILLS

M. G. FORD

R. T. DEVERS

F. L. ROBINS

OTIS AND COMPANY · PUBLISHERS

FOUNDED IN 1888 BY ALLEN OTIS

H. G. STEVENS

MILLARD ASHE

S. W. JEWETT

H. P. CONNORS

NORMAN FROST

EDITORIAL DEPARTMENT

*444 Fifth Avenue, New York**Dictated by*

the others. In order to have the margins even, the length of the letter must of course be taken into consideration. That is, a long letter will have narrow margins because it will require more space on the page, and a short letter will have

wide margins. In general the margins of a letter should average from  $1\frac{1}{2}$  to 2 inches (15–20 spaces, pica type) in width.

*Indentions.* There is no hard-and-fast rule for the indention of the paragraphs within a letter; that is to say, sometimes the paragraphs are indented five spaces, sometimes ten, and so on. The important point is to have the indentions deep enough to distinguish the paragraphs, and to have them alike within the letter.

In the "block" style of writing the paragraphs and the other parts of the letter are not indented. When this style is used, however, there should be twice as much space between paragraphs as between lines. The block style of letter is widely used, particularly in typewritten letters which are single-spaced; but the indented style is much to be preferred in handwritten letters.

*Spacing.* In order that the letter may be placed attractively on the page, with the margins even, the spacing — that is, the distance between lines — must be appropriate. It would not look well, for example, to have a very short letter single-spaced on a full-sized sheet. Ordinarily long letters are single-spaced and short letters are double-spaced or even triple-spaced. Sometimes a lengthy quotation which occurs within a letter is single-spaced, while the rest of the letter is double-spaced.

The first letter on page 218 shows how unattractive incorrect placement and spacing make a letter appear. This short letter ought to be centered in the page, the margins should be more even, and the letter would look better if the paragraphs were properly indented. The second letter shows the same material presented in neat and proper form, well centered, with indented paragraphs, and with the right-hand margin comparatively even. Notice that this short letter is double-spaced, as it should be.

27 Main St.  
Evanston, Illinois  
April 25, 19—

The Dodd-Allen Company  
2580 Broadway  
Chicago, Illinois

Gentlemen:

Please fill the inclosed order at your early convenience. You may send the goods to me C. O. D.

I have not seen a copy of your latest catalogue, but I trust that the goods that I have ordered can be identified by the numbers given.

Very truly yours,

*Ethel A. Wilkes*

27 Main St.  
Evanston, Illinois  
April 25, 19—

The Dodd-Allen Company  
2580 Broadway  
Chicago, Illinois

Gentlemen:

Please fill the inclosed order at your early convenience. You may send the goods to me C. O. D.

I have not seen a copy of your latest catalogue, but I trust that the goods that I have ordered can be identified by the numbers given.

Very truly yours,

*Ethel A. Wilkes*

### Exercise 217

Prepare an attractive letterhead for each of the following, using, if possible, actual names and addresses:

1. A wholesale dealer in fruits and vegetables.
2. A physician.

3. The president of a state university.
4. A department store.
5. An antique shop.

*Exercise 218*

Write a letter addressed to your teacher, explaining why you are taking this course. Pay particular attention to the margins, spacing, indentions of paragraphs, and other details of the appearance of your letter. If possible, write it on a typewriter.

*The Parts of the Letter*

**Heading**

The heading of a letter contains two things: (1) the address of the writer and (2) the date when the letter is written.

Ordinarily, business letters are written on paper with a printed or engraved letterhead which contains the address, leaving only the date to be filled in. To determine the exact position of the date when using letterhead paper for a type-written letter, estimate the width of the right-hand margin of the letter and count back the number of spaces which will include the letters and figures in the date. This adds to the neat appearance of the letter, as shown in this illustration:

*American Lace Paper Company*

98 WEST AVE.



AKRON, OHIO

December 1, 19—

Wilson, Kent, and Company  
Schenectady, New York

Gentlemen:

By the inclosed sample of candy-box too we wish to call attention to the excellence of American "Paper Products of Distinction."



If paper without a letterhead is used, the heading is placed at the right-hand upper corner of the first page. It should extend to the right-hand margin of the letter, and the date should always be given last. It contains the month, the day of the month, and the year, in the order named. The details should be sufficient to give the address to which a reply may be sent. The heading may occupy one, two, or three lines, the choice being decided by appearance.

Below are given examples of headings properly written :

Meadville, Ohio, June 5, 19—

Port Arthur, Ontario  
November 10, 19—

85 Barclay Street  
Chicago, Illinois  
May 31, 19—

The following facts about a heading should be noted :

1. *City* is not a safe substitute for the name of a city, though it is widely used when a letter is to be delivered in the city in which it is mailed.

2. The name of a day of the week is not a substitute for the day and month. For example, *Wednesday* is not a substitute for *Nov. 20*.

3. The year is best given in figures in full. Write *1933* rather than *33* or */33*.

4. There is no punctuation between the month and the day. Write *June 30*, not *June, 30*. This does not affect the general rule about a period following an abbreviation. Write *Nov. 30*, not *Nov 30*.

5. The abbreviations *th*, *st*, *d*, etc. are not used in the heading after the day of the month. Write *July 5, 1933*, not *July 5th, 1933*.

6. The abbreviations that may be used for the names of the months are as follows:

Jan. = January	Apr. = April	Oct. = October
Feb. = February	Aug. = August	Nov. = November
Mar. = March	Sept. = September	Dec. = December

7. Abbreviations for the names of cities, such as *Phila.* for *Philadelphia*, or *N. Y.* for *New York*, should not be used.

8. Punctuation may or may not be used after the lines of the heading. There is a strong tendency, however, to omit such punctuation marks. This, of course, does not apply to the period used when the last word in a line is abbreviated, as

Milwaukee, Wis.  
March 5, 19—

## Exercise 219

Prepare headings from the following data. Arrange the material properly, with correct punctuation and capitalization. Use any abbreviations that you think are correct.

1. 51 stone road massachusetts belmont may 4 19—
2. 108 hastings avenue july 12 19— michigan ann arbor
3. kansas city april 9 19— 14 lotus avenue missouri
4. winchester avenue hancock building westerly january 6 19—  
rhode island
5. harrisburg washington county july 23 19— pennsylvania

## Exercise 220

Arrange the following data in headings. Proceed as in Exercise 219.

1. september 8 19— 34 union street times printing company  
akron ohio
2. superintendent of documents government printing office  
august 3 19— washington district of columbia
3. november 9 19— curtis academy fryeburg maine
4. harris & foster foster square fosterville kansas may 18 19—
5. office of the mayor october 14 19— cheyenne wyoming

**Exercise 221 · Oral**

Be prepared to answer the following questions about the heading:

1. When is the period used?
2. What variation is allowable in the use of the comma? When must it be used?
3. How can you decide at what point to begin a heading?
4. Which of the following abbreviations are used and which are not used in a heading: st., d., Feb., Me., S. Dak.?

**Complimentary Address**

The complimentary, or inside, address of a business letter consists of two parts: (1) the name and title of the person or firm to whom the letter is written and (2) the address.

The complimentary address should begin a space or two below the heading and even with the left-hand margin of the letter. The second and third lines may be indented, as shown in the second illustration below, or all the lines may start even with the margin, in the block style, as shown in the first example.

Frequently only a general address is given, the street and number being omitted, thus:

Mr. James Douglas  
Cleveland  
Ohio

But if a "window" envelope (one having a transparent insert) is used, and the complimentary address serves also for the envelope address, the complete post-office directions must be given, thus:

Mr. James Douglas  
1176 Oakside Drive  
Cleveland, Ohio

Be careful to write a man's name as he writes it himself. Do not write *F. A. Austin* if he signs himself *Frank A. Austin*. Such abbreviations of a Christian name as *Geo.*, *Chas.*, *Thos.*,

and the like are to be avoided; we should take time to be courteous. If, however, a person habitually abbreviates his own name in his signature, it is permissible, when writing the complimentary or envelope address of a letter addressed to him, to use his name exactly as he writes it.

If possible, use some title before the name, for it is generally as important as the perfunctory but no less necessary introductory greeting when you enter a business man's office. Be sure you use the appropriate title. If the addressee (the person to whom the letter is addressed) is entitled to *Honorable*, use it; if he is a doctor or a dentist, give him the title *Dr.*

Common titles of courtesy used with a name are

Miss	Messrs.	Esq. (written after a name)
Mrs.	Dr.	Honorable
Mr.	Reverend	Professor

*Miss*, although originally an abbreviation for *Mistress*, is now considered as a complete word and is not followed by a period. It is the title of an unmarried woman.

Miss Mary R. Simonds

Miss Hattie B. Welsh

*Mesdames* (Mmes.) is the title of a firm of which the members are women.

Mesdames (or Mmes.) Smith and Lauriat

*Mrs.* is an abbreviation of *Mistress* and is followed by a period. It is the title applied to a married woman.

Mrs. John H. Robbins

Mrs. Henry R. Johnson

A widow usually assumes her Christian name, but this is a matter of individual preference.

Mrs. John H. Robbins

Mrs. Mary V. Robbins

In signing a legal document a woman should use her Christian name.

*Mr.* is the abbreviation for *Mister*. It is the title to apply when a man has no other.

Mr. Samuel Wilson

Mr. Oliver J. Cumming

*Esq.* is the abbreviation for *Esquire*. In the United States it is practically synonymous with *Mr.*, but good authority reserves it for

lawyers, justices of the peace, and those engaged in legal or administrative work who have no distinctive title.

Mr. Henry A. Black or Henry A. Black, Esq. (the former is the more common).

*Messrs.* is the abbreviation for *Messieurs*, a French word meaning "gentlemen." It is used as the plural of *Mr.* As a general rule, it should not be applied when *the* may be fittingly placed before the name, and, as a matter of fact, it is little used in business as a title.

Messrs. William Stairs and Sons  
(The) Jordan Marsh Company  
Messrs. George A. Curtis and Company  
The Mellen Publishing Company

*Dr.* is the title only of those who have a doctor's degree. The usual titles of this nature are

M.D. = Doctor of Medicine	D.D.S. = Doctor of Dental Surgery
LL.D. = Doctor of Laws	Litt.D. = Doctor of Letters
D.D. = Doctor of Divinity	Ph.D. = Doctor of Philosophy

Dr. David H. Mack (Doctor of Medicine)  
Dr. William A. Neilson (Doctor of Philosophy)

*Reverend* is the title of a clergyman. Courtesy requires that it be not abbreviated and that it be preceded by *the*. Never write *reverend* immediately before a surname. Do not write *Rev. Brown* or *Reverend Brown*. If you do not know the clergyman's first name, write *The Reverend Mr. Brown*. The best form is *The Reverend William Brown*.

*Professor* is the title of those who hold professorships in colleges and universities.

Professor James Minton Henderson

The word is applied with considerable latitude in the United States.

*Honorable* is a title applied to men who hold or have held important positions in the city, state, or nation. It is applied to congressmen, senators, members of a cabinet, ambassadors, lieutenant governors, mayors, judges of state or Federal courts. It is best to precede *honorable* by *the* when the term is used in a sentence.

The next speaker was the Honorable William Hamilton.

The abbreviation of such titles as *Reverend*, *Professor*, *Honorable*, *Captain*, and the like is by some regarded as inelegant or even discourteous. It is best to spell such words in full, since they are intended to add dignity and should not have the appearance of being slighted.

If the person addressed has more than one title, that one should be used which is appropriate to the capacity in which he is addressed. *The Honorable Henry Minton Carleton* indicates Mr. Carleton's Federal position as a Senator, but as a member of a college corporation he might fittingly be addressed, with reference to his standing in the educational world as a doctor of philosophy, as *Dr. Henry Minton Carleton*.

As a general rule, two ordinary titles of courtesy should not be used with one name. Write *Mr. Edward N. Burgess* or *Edward N. Burgess, Esq.* Do not write *Mr. Edward N. Burgess, Esq.*

In the United States, titles that come after a name are usually omitted unless they give real information or distinction. Such ordinary titles as *B.A.*, *B.S.*, *B.L.*, *LL.B.* are so common that good taste excludes them from an address; but other, less common, titles are sometimes used, such as *Ph.D.* and *M.C.* Titles indicating a person's official position and serving to identify him with an office should not be omitted. Such titles are *Superintendent of Schools*, *Commissioner of Police*, *Manager of the Advertising Department*, and the like, which are often a necessary part of the envelope address.

Such titles as *Head Master*, *Principal*, *President*, and *Superintendent* may either precede or follow a name. If they follow the name, they are often lengthened into a phrase.

Superintendent W. R. Kempton

Mr. W. R. Kempton, Superintendent of Schools

### Abbreviations of Titles

Abbreviations of titles that are commonly used in an address are given on the following page.

C.E. = Civil Engineer	L.H.D. = Doctor of Humanities
D.D. = Doctor of Divinity	
D.D.S. = Doctor of Dental Surgery	LL.D. = Doctor of Laws
Dist. Atty. = District Attorney	LL.M. = Master of Laws
D.Litt. or Litt.D. = Doctor of Letters	M.C. = Member of Congress
D.Sc. = Doctor of Science	M.D. = Doctor of Medicine
D.V.S. = Doctor of Veterinary Science or Surgery	M.P. = Member of Parliament
F.R.S. = Fellow of the Royal Society	Mus.D. = Doctor of Music
	Ph.D. = Doctor of Philosophy
	R.A. = Royal Academy (or Academician)

### Salutation

The salutation comes below the complimentary address and is begun at the left-hand margin of the letter. Business letters are practically restricted to the following forms of salutation: *Dear Sir, Gentlemen, Dear Madam, Mesdames*; also *Sir, My dear Sir, Dear Sirs*. Never use *Messrs.* as a salutation.

The salutation in a business letter is simply a form whose use custom makes almost imperative. It does not convey any personal regard, and some firms, feeling that it is wholly conventional, omit it altogether. This is undoubtedly too great a departure from good usage.

Do not capitalize *dear* unless it begins the salutation.

Dear Sir

My dear Sir

Dear Madam

*Dear Sir* is the regular salutation in a business letter addressed to one man. Although some authorities on business English object to the use of *dear* as absurd in letters of this kind, yet it has become part of an accepted idiom.

Official letters of the government use only the salutation *Sir*, but in the public mind *Sir*, as a salutation, undoubtedly contains something more formal and stiff than *Dear Sir*. The terms are not synonymous at present, and *Dear Sir* stands approved for ordinary business correspondence.

*My dear Sir* is commonly regarded as being slightly more formal than *Dear Sir*.

*Gentlemen* is the plural of the salutation *Dear Sir* and is used in addressing firms, corporations, societies, clubs, and the like.

*Dear Sirs* implies slightly more intimacy than *Gentlemen*. The words have about the same relative meaning as *Dear Sir* and *My dear Sir*. *Dear Sirs* is going out of use in business.

*Dear Madam* is the regular salutation in a business letter addressed to a woman, married or unmarried. It has the same significance in a letter addressed to a woman as *Dear Sir* has in a letter to a man. *Madam*, which approaches in formality to *Sir*, is generally avoided in business.

Names are frequently used in salutations. Such forms as *Dear Mr. Brown* and *My dear Mr. Brown* denote a somewhat intimate relation between the correspondents. It is often held that the distinction between these two forms is of about the same degree as that between *Dear Sir* and *My dear Sir*; that is, *Dear Mr. Brown* denotes closer intimacy than *My dear Mr. Brown*. There is little doubt, however, that the forms are widely used without appreciable distinction in meaning. Such salutations as *Dear Brown* and *Dear Mr. Brown* have all the sanction of good usage in the friendly business letter. In employing these terms, however, the acquaintanceship of the writer with his correspondent must justify their use. When such salutations are used, the complimentary address is often omitted.

Either *Mesdames* or *Ladies* is the proper salutation in a letter addressed to a firm composed of women. *Gentlemen* or *Dear Sirs* is the salutation to use in addressing a firm composed of men and women.

The colon after the salutation of a business letter is the mark approved by the best authorities. Some writers, however, prefer the comma. Many persons follow the punctuation mark with a dash. The *colon without the dash* is used in this book.

The following forms illustrate correct complimentary addresses and salutations to be used when writing to persons occupying the positions indicated:

## THE AVERAGE CITIZEN

Formal	Less Formal
Mr. A. B. Small	Mr. A. B. Small
Macon, Mississippi	Macon, Mississippi
Dear Sir:	My dear Mr. Small:



# Modern Business English

## A BUSINESS FIRM

Men, or Men and Women	Women
Sheffield and Wilson 16th and Center Streets Cleveland, Ohio	Sheffield and Wilson 15 42d Street New York City
Gentlemen:	Mesdames (or Ladies):

## A MARRIED WOMAN AND AN UNMARRIED WOMAN

Mrs. Jessie (or Mrs. John K.) Burroughs 25 Falmouth Street Chicago, Illinois	Miss Althea Beck 42 Clay Street Sumter, South Carolina
Dear Madam:	Dear Madam:

## THE PRESIDENT OF THE UNITED STATES

Formal	Less Formal
The President Washington, D.C.	The President Washington, D.C.
Sir:	My dear Mr. President:

## THE VICE PRESIDENT OF THE UNITED STATES

Formal	Less Formal
Honorable Aaron Burr Vice President of the United States Washington, D.C.	Honorable Aaron Burr Vice President of the United States Washington, D.C.
Sir:	My dear Mr. Vice President:

## A MEMBER OF THE SENATE

Formal	Less Formal
Honorable Henry Clay United States Senate Washington, D.C.	Honorable Henry Clay United States Senate Washington, D.C.
My dear Sir (or Dear Sir):	My dear Mr. Senator:

## The Form of the Business Letter 229

### A MEMBER OF THE HOUSE OF REPRESENTATIVES

Formal	Less Formal
Honorable George Henry Smith House of Representatives Washington, D.C.	Honorable George Henry Smith House of Representatives Washington, D.C.
My dear Sir (or Dear Sir):	My dear Mr. Representative:

### A JUDGE OF THE SUPREME COURT

Formal	Less Formal
Honorable David J. Burton Associate Justice, Supreme Court of the United States Washington, D.C.	Honorable David J. Burton Associate Justice, Supreme Court of the United States Washington, D.C.
Sir:	My dear Mr. Justice Burton:

### THE GOVERNOR OF A STATE

Formal	Less Formal
Honorable James Van Doren Governor Albany, New York	Honorable James Van Doren Governor Albany, New York
Dear Sir:	My dear Governor:

### THE MAYOR OF A LARGE CITY

Formal	Less Formal
Honorable John V. Smith Mayor City Hall New York, N.Y.	Mayor John V. Smith City Hall New York City
Dear Sir:	Dear Mr. Mayor:

### Exercise 222 • Oral or Written

Give the correct salutation for a letter addressed to each of the following:

1. A business man.
2. A married woman.
3. An unmarried woman.
4. A lawyer.
5. A gas company.
6. A department store.
7. Mary Atkins (doctor of medicine).

- |  |                                   |
|--|-----------------------------------|
| 8. John Forbes (doctor of dental surgery). | 10. Harrison Barrett (governor).  |
| 9. Rufus Cahill (postmaster).              | 11. The Misses Mayne (milliners). |

**Exercise 223 · Oral or Written**

Give a correct complimentary address and salutation for a letter addressed to each of the following. Use, where you can, the name of the person now occupying the office or position indicated. (In the United States the title *Honorable* is applied in general to persons occupying state or Federal positions of considerable prominence.)

1. The president of the United States.
2. The vice president of the United States.
3. A member of the United States Senate.
4. A member of the United States House of Representatives.
5. A member of your state senate.
6. A member of your state house of representatives.
7. A judge of the Supreme Court of the United States.
8. The governor of your state.
9. The lieutenant governor of your state.
10. The mayor or other chief executive of your city or town.
11. The president of a chamber of commerce.
12. The highest educational official in —
  - a. Your school.
  - b. Your city or town.
  - c. Your state.
  - d. The United States.

**Exercise 224 · Oral or Written**

Explain the difference in meaning between *Dear Sir*, *My dear Sir*, and *Sir*.

What is *Messrs.* an abbreviation of, and when is it used? In what cases should the salutation *Dear Madam* be used? Be able to state the exact position that you consider the best for the salutation of a business letter.

### The Body of a Letter

What has already been said in regard to indentions and spacing applies, of course, to the body of the letter. As in all forms of composition, separate ideas within the body should occupy separate paragraphs.

The left-hand margin of the letter must be even, and the right-hand margin should be made as nearly even as is possible. The first line of the body of the letter should begin two spaces below the salutation. The following model shows the body of the letter well arranged :

*The College of Business Administration*  
of RALEIGH UNIVERSITY

525 Boylston Street • Raleigh, S.C.

*English Department*

January 14, 19—

The Editor Magazine  
Middleton, Georgia  
Gentlemen:

I think the Editor Magazine published some time ago a series of articles on scenarios. I remember some of these articles which made a very vivid impression upon me. I should be glad to know if you could furnish, from your files, say a dozen issues, each one containing an article of value to one who is writing scenarios.

A friend of mine is working along these lines and seems to be having some success. I feel sure that the Editor Magazine will help him.

Yours very truly,

*Ernest Alden,*

Head of the Department of English

**Abbreviations**

There is a difference of opinion as to just what abbreviations are allowable; *Mr.*, for example, is accepted everywhere, and *Y'rs resp'y* condemned. Abbreviations such as *amt.*, *acct.*, and the like are not used in the body of a letter. You should not write "I have forwarded your *acct.*"; write "I have forwarded your *account.*" The commercial form & must not be considered as a regular substitute for *and*. If the word *Company* is abbreviated to *Co.* in the name of a firm, & may be used, as *Ginn & Co.*; but if *Company* is spelled in full, *and* is preferred, as *Ginn and Company*. The best practice, however, in writing a firm name is to follow the form used by the firm itself. *Co.* is a customary and correct abbreviation in giving the name of a firm, but, again, the name should be written as the firm itself writes it.

No abbreviation should be used which is not in common use or which is in any way ambiguous or vague.

**Exercise 225**

Rewrite the letter shown on page 231, arranging the body in a different way from that shown. Do this by changing the spacing, the paragraphing, the indentions, the size of the margins — anything you think proper. Be prepared to say whether you think your arrangement is an improvement upon that shown on page 231, and, if so, to explain exactly why.

**Exercise 226 · Oral**

Be prepared to state which of the abbreviations given below might properly be used in the body of a letter. In the case of those which you think should not be used, explain why and give the expression which should be used instead of the abbreviation.

1. A.M., P.M.

5. doz.

8. mfg.

2. a/c

6. inst.

9. St.

3. etc.

7. P.O.

10. Truly yr's

4. Treas.

### The Complimentary Close

The complimentary close of a business letter, like the salutation, is conventional in form and meaning. Like the salutation, however, it may be considered one of the small courtesies of life and is to be neither omitted nor overdone.

The regular forms are *Yours truly* and *Yours very truly*. The equivalents of these forms may be used, as *Truly yours*, *Very truly yours*, and the like, but the forms first given fulfill all the requirements of a complimentary close in a business letter and are the more common.

Other forms of the complimentary close are *Yours sincerely*, *Yours very sincerely*, *Yours most sincerely*, *Yours respectfully*, *Yours very respectfully*. The last two expressions are used only when special respect is intended or when writing to a high official.

It is a mistake to feel that the ending of the body of a business letter must glide imperceptibly into the complimentary close. Such expressions as *Hoping to hear from you again in the matter*, *Thanking you for your order*, *Thanking you in advance*, and so on are out of place. Indeed, this custom of linking the complimentary close to the body of a letter probably survives from the more leisurely pace of a generation or more ago. Letters were then written with a pen, and correspondents were usually on a footing of real intimacy. Correspondence was intended to be friendly; and even when it was not, it adopted a servile form of close. Such a form is used ironically in Johnson's famous letter to Chesterfield, which ends as follows:

Having carried on my work thus far with so little obligation to any  
 favorer of learning . . . I have long been wakened from that dream of hope  
 in which I once boasted myself, with so much exaltation,

My Lord,

Your Lordship's most humble,

Most obedient servant,

Sam Johnson

Such complimentary forms are in modified use in government circles. The complimentary close of a letter from the British Foreign Office may still end,

I am,

Sir,

Your most obedient,  
 humble servant,

If you really think it necessary to ask for a reply, say so in a complete sentence. It is dignified to ask the favor thus: "I hope you will be able to give me your reply in a few days" or "May I not hope for an early reply?"

The complimentary close has a direct relation to the salutation. If the colorless *Dear Sir* has been used at the beginning, the equally colorless *Yours truly* is appropriate at the close. One must not, however, forget the important part played in business by friendly letters. *Yours sincerely*, *Yours very sincerely*, *Yours most sincerely*, and the equivalent forms *Sincerely yours* and so on are fitting as the complimentary close of a letter in which such a salutation as *My dear Robinson* or the like has been used. Anything gushing or overdone is as much in bad taste in business as elsewhere; but if the business man is on intimate terms with his correspondent, it is absurd for him to use frigid, meaningless terms when there are more fitting expressions.

The following points should be remembered in connection with the complimentary close:

1. It should be distinct from the last sentence in the body of the letter.
2. The first word only should be capitalized.
3. It should be followed by a comma.
4. It should be placed immediately below the body of the letter, far enough to the left to permit the signature to be well over toward the right-hand margin. Observe its position in the letter on page 231.

### The Signature

A letter should be signed by the name the person, firm, or corporation commonly uses. It may be written in ink, with a pencil, or be stamped with a rubber stamp.

The place for the signature is immediately below the complimentary close, beginning at such a point that it will extend beyond the complimentary close.

Care should be taken to make the signature legible. In the business letter, which is usually typewritten, the signature is frequently the only difficult part to read. There is no good reason why a signature should not be clearly written. Complicated or bad writing will not guard against forgery, since handwriting experts say that a plain, simple signature is more difficult to imitate than a complex one full of meaningless flourishes. Nor is a fantastic signature a sign of striking individuality. On the other hand, an illegible signature is a frequent source of inconvenience or annoyance on the part of the recipient of the letter.

Because so many signatures have been found difficult to decipher, many business firms have found it wise to have all names typewritten, placing the signature either above or below the typewritten name.

Yours truly,  
Loran C. White  
*Loran C. White*

Yours truly,  
*Loran C. White*  
Loran C. White

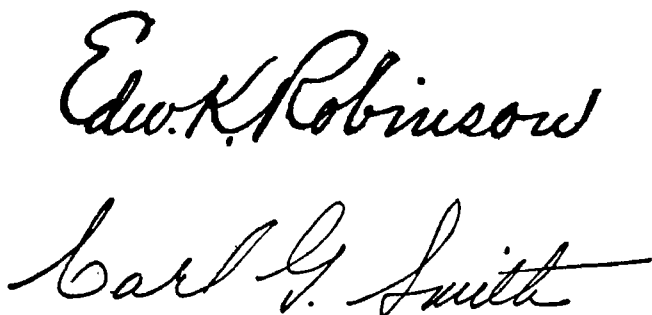
It is best to write out in full *one* given name, preferably the first. Initials are not easily remembered. Write *John G. Hall* rather than *J. G. Hall* or *J. George Hall*. Signing one's given name in full will also distinguish between *James E. Wilson* and *Jane E. Wilson*, whereas *J. E. Wilson* applies alike to either.

In writing to strangers a woman may place (in parentheses) before her signature *Miss* or *Mrs.* when she uses her Christian name; thus (*Miss*) *Mary E. Wilson*, (*Mrs.*) *Mary E. Wilson*. A woman whose husband is living should sign her own name (*Mary E. Wilson*), but ought in addition to write her married name in parentheses (*Mrs. John G. Wilson*) either directly under her signature or below at the left. Letters should be addressed to her as *Mrs. John G. Wilson*. If her husband is dead, she should sign herself (*Mrs.*) *Mary E. Wilson*, and letters may be addressed to her as *Mrs. Mary E. Wilson* or *Mrs. John G. Wilson*.



When signing any legal document, such as a promissory note, a deed, or a will, or in signing as witness to any such document, a woman should never use her husband's name or the prefix *Miss* or *Mrs.*; her own name, *Mary E. Wilson*, is the correct form.

#### LEGIBLE SIGNATURES

The image displays two examples of legible cursive handwriting. The first signature, 'Edw. K. Robinson', is written in a clear, flowing script with distinct letter formation. The second signature, 'Carl G. Smith', is also legible, featuring a more fluid but still readable cursive style. Both signatures are presented in black ink on a plain background.

#### Punctuation

There are two generally recognized types of punctuation, *closed* and *open*. In the closed, appropriate punctuation marks (periods, commas, and colons) follow each of the several parts of the letter — the heading, address, salutation, complimentary close, and signature. In actual practice, the punctuation marks are sometimes omitted from the ends of the lines of the heading, even though used elsewhere. Consistency demands that they be used throughout.

In extreme styles of open punctuation, no punctuation is used at the ends of the several parts of the letter. More commonly, however, the colon follows the salutation, and the comma the complimentary close, with no marks of punctuation after the heading, the address, or the signature. This style is sometimes called *mixed* punctuation.

#### Exercise 227

Make a list of the different forms of salutation given on pages 226–229. Under each give a complimentary close that may appropriately be used with it.

### *Exercise 228*

Write a suitable complimentary close for each of the following letters:

1. From a retail grocer ordering groceries from a wholesale house.
2. From a traveling agent to the head of his firm.
3. From a high-school graduate to a business man, applying for a position.
4. From a business man to a woman customer.
5. From a private citizen to a prominent state official.
6. From yourself to an intimate friend.

### *Exercise 229*

Write your name ten times in the form you would use when signing a business letter. Pass your list to some other student for examination and criticism. Criticize the list handed to you from the point of view of legibility and the form in which the name is given.

### *Exercise 230*

The following inquiry was sent to a newspaper. Write the body of a letter in reply, giving what you consider a clear and correct answer.

Should a married woman sign her own initials to a letter written either for private or for business purposes? I have always understood that a woman takes her husband's full name when she is married. One who is considered an authority told my wife that it is wrong for her to use my initials; she was told she ought to use her own. Please let me know which is right. — S.L.D.

### *Exercise 231*

Write out the following addresses as they should appear in the complimentary address in a letter, and supply correct forms of salutation and complimentary close:

1. Briggs & Co., Pittsburgh, Pa.
2. The Misses Smith's School, 989 Carter Road, Glen Ridge, N.J.

3. Francis Waterman, 19 E. 12th St., N. Y.
4. Henry S. Pike, Box 573, New Orleans, La.
5. Division Supt., New York Central Railroad, Albany, New York.
6. Bangor & Aroostook R. R., Bangor, Maine.
7. E, 9231, Statesman Office, Louisville, Ky.
8. Mrs. Henry M. Newton, 90 Fifth Ave., N. Y., N. Y.
9. Rev. John R. Powers, 13 E. 10th St., St. Louis, Mo.
10. Right Rev. Paul C. Coddington, The Oaks, San Francisco, Calif.
11. Robt. W. Norton, Lawyer, 963 Pike St., Denver, Colo.
12. Prof. Harvey J. Huntington, Univ. of Penna., Phila., Pa.
13. T. H. Cogswell, President of Univ. of Wisconsin, Madison, Wis.
14. The Gift Shop, Park St., Boston, Mass.
15. Warner-Hall Light Co., Duluth, Minn.
16. The Cross Co., Inc., Commerce Bldg., Atlanta, Ga.
17. Miss Josephine W. Cowan, Hotel Belmont, Dallas, Texas.
18. Hon. J. B. Taylor, Wash., D. C.
19. Senator Henry R. Brice, Springfield, Ill., Capitol Building.
20. Messrs. Porter & Wilson, Dubuque, Iowa.

### *Miscellaneous Details of the Letter*

#### **Second Sheets**

If a letter contains more than one sheet, only the first sheet bears a letterhead. After that, plain paper, usually called second sheets, is used. On each of these the name or initials of the person or firm to whom the letter is written, the date of the letter, and the number of the page are usually typed, so that sheets of the same letter may be easily identified if they should become separated.

Provision for this information is sometimes made by a printed form; as, for example,

The letter should be planned so that more than two lines of the body of the letter appear on the second sheet.

To

Date

Page

## UPPER HALF OF LETTERHEAD SHEET

THE NEW ENGLAND NITRATE COMPANY  
45 MILTON STREET . . . . . BOSTON, MASSACHUSETTS

June 1, 19—

Mr. James F. Bartlett  
45 Rollins Street  
Bedford, Massachusetts

Dear Sir:

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## UPPER HALF OF SECOND SHEET

J.F.B.

2

June 1, 19—

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---

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Very truly yours,

*John Perkins*

District Manager

P/K

Enc.—1

**Attention Phrases**

It is not unusual to address a letter to a business house and to bring the letter to the particular attention of one individual by means of an *attention* phrase. Such a phrase is best centered on the page, and is placed two single spaces below the inside address and the same distance above the salutation.

	June 20, 19—
Rice Stationery Company Albany New York	
	Attention of Mr. Philips
Gentlemen:	

**Subject Phrases**

It is often convenient to mention the subject of a letter in a conspicuous place so that the reader may see at a glance what the letter is about. This is particularly true of letters written between departments of the same business. The position of the subject phrase varies. If a letterhead is used, the subject phrase may have the same position as does the personal attention phrase. If the letter is written on plain paper, the subject phrase sometimes appears in the upper left-hand or right-hand corner.

	July 15, 19—
Mr. E. F. Maxwell New York Office	
	Re Shipment 14,387
Dear Mr. Maxwell:	

Instead of simply *Re*, sometimes *In re* is used.

### Identification Initials

In order to identify the dictator of a letter and the one who transcribed it, the initials of both are written at the left-hand margin of the letter, on the line with or slightly below the signature, as shown in the letter on page 239. The initials of the dictator always appear first, followed by those of the transcriber. There are various styles of writing the identification initials; the following are typical ones:

EHK  
MP

EHK-MP

K/P

EHK:MP

If the letterhead provides for the name or the initials of the dictator, these need not be repeated at the end of the letter, those of the transcriber standing alone.

### Inclosures

The number of inclosures sent in a letter should be indicated in some way just below the identification initials. Notice this detail in the letter on page 239.

EHK  
MP

EHK-MP  
inc.-1

K/P  
inclosures-2

One inclosure

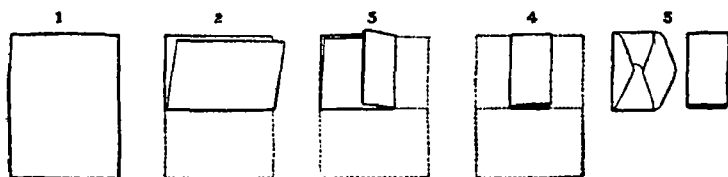
### Folding a Letter

A business letter, as has been said, is written on paper about  $8\frac{1}{2} \times 11$  inches. It should be folded to fit the appropriate envelope and so as to be readily unfolded by the reader.

The following directions will give the desired result:

1. Place the sheet flat on the desk.
2. Fold the sheet from the bottom toward the top, bringing the lower edge not quite up to the top. This will bring the crease a little below the middle of the sheet.
3. Make a fold from right to left a little less than one third of the width of the sheet.
4. Fold from left to right so that the upper right-hand edge will project slightly.

5. Place the envelope on the left-hand side of the letter, with the addressed side to the desk and the flap toward the letter. The letter may now be placed correctly in the envelope.



If a "window" envelope is used, the letter must be folded to place the complimentary address against the transparency.

### The Envelope

The envelope used in commercial correspondence varies in size. The Post Office Department sells a white stamped envelope, officially known as No. 5, that is used a great deal in business, since it is of a very convenient size, about  $3\frac{1}{2} \times 6\frac{1}{4}$  inches. White is the color almost universally used, but some firms prefer an envelope of a distinctive color as a form of individuality. Good taste requires that the writing paper and envelope harmonize in color, although in some cases envelopes of different colors are used for mail to and from branch offices. Loud colors are usually considered vulgar. An envelope of cheap quality or appearance is to be avoided.

### The Envelope Address

The name, with titles, should be exactly like that in the complimentary address. The rest of the envelope address should contain all that the complimentary address contains, and as much more as is required to make certain the delivery of the letter at the place desired.

If a "window" envelope is used, the complimentary address serves also as the envelope address.

## The Form of the Business Letter 243

The following information may be placed in the lower left-hand corner: *Personal*, *Please forward*, and so on.

Custom restricts the regular address to not more than four lines. The Post Office Department recommends the following form as correct for the address on the envelope:

### MODEL FORM OF ADDRESS FOR LETTERS

<p>After -- Days Return to JOHN C. SMITH 1216 State St. Wilkesville, N.Y.</p>	<p>Stamp</p>
<p>Mr. Frank B. Jones 2116 Front Street Oswego Ohio</p>	

If specific directions clearly require five lines or more, the unusual part of the address may be placed in the lower left-hand corner, provided that *Personal* or some such expression is not already there. This part of the address may include *Care of*, or *c/o*, the number of the post-office box, the name of the building, the number of the room in the building, the name of the department in the firm, and the like.

The first and second complimentary addresses on pages 227-228 may appear on the envelope as follows:

Mr. A. B. Small Macon	Please forward                      Mississippi .
--------------------------	---



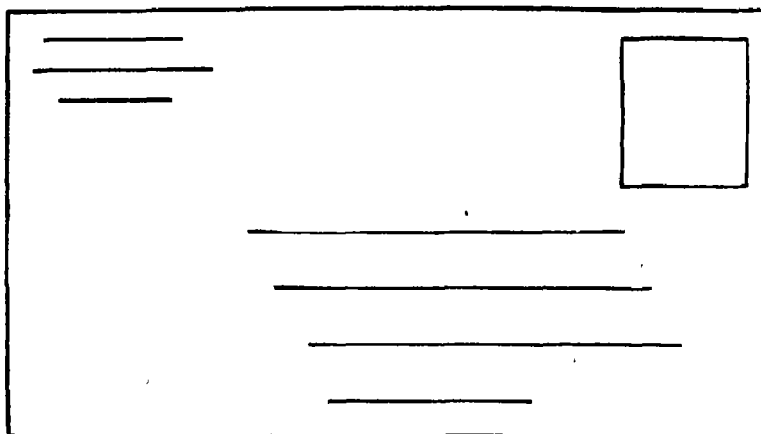
Sheffield and Wilson  
16th and Center Streets  
Cleveland  
Ohio

Box 478

**Position of the Envelope Address**

The name should be written somewhat below a line dividing the envelope equally lengthwise, and there should be approximately equal spaces between the ends of the first line and the edges of the envelope. In other words, the middle of the name should be just below the intersection of diagonal lines joining the opposite corners of the envelope.

In the indented style each succeeding line of the address is begun farther to the right than the one above. Many firms require this indention to be so arranged that a straightedge will touch the beginning of each line. How much the lines should be indented varies.

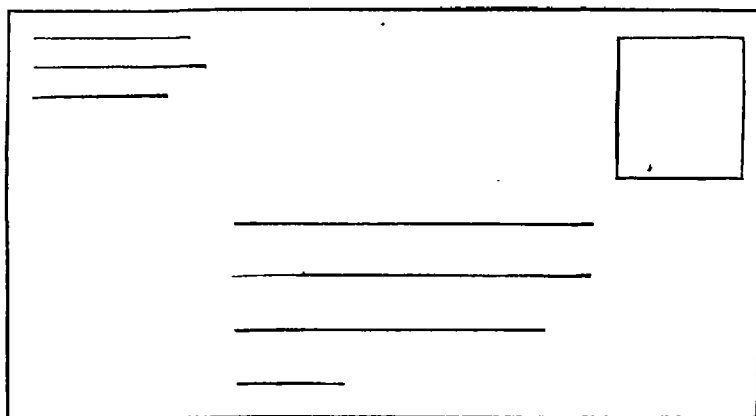
**INDENTED STYLE**

The block style of address requires no indentions.

If the address is not more than three lines, double spacing is preferable; if it consists of more than three lines, single spacing may be used to better advantage.

When complete with address, stamp, return notice, and so on, the face of the envelope should appear balanced, and nothing should seem awkwardly placed.

### BLOCK STYLE



### The Stamp

A stamp may be inclosed when a letter requires a reply that is distinctly a favor; but it is better to inclose a self-addressed stamped envelope, since this removes the possibility of a mistake in the address on the reply. Many firms, however, regard an inclosed stamp or envelope as a nuisance; they prefer to use their own envelopes.

### Hints for Addressing Envelopes

The following points are worthy of consideration in addressing an envelope:

1. The sign % is allowable for *care of*, as % *John G. Hall & Co.*
2. Do not use the sign # before a street number. Write *22 Gray Street*, not # *22 Gray Street*.

3. The number of a street should be spelled out unless it has three or more digits. *Forty-second Street*; *118th Street*.

4. *Street, Avenue*, and the like may be abbreviated; thus *St., Ave.*

5. It is better to spell in full the name of a state unless it is a long word like *Massachusetts* or *Pennsylvania*.

6. The Post Office Department prefers to have the name of the state written on a line by itself for convenience in sorting mail.

The postal authorities do not abbreviate the following:

Oregon	Samoa	Alaska	Guam	Iowa
Hawaii	Maine	Idaho	Utah	Ohio
Texas				

### Exercise 232

Make a careful outline summarizing what has been said in the preceding pages about the form of a letter. The following suggestions may be helpful:

#### THE FORM OF A LETTER

##### I. The paper

1. Quality

2. Pages

##### II. Parts of a letter

1. Heading

a. Position

b. Parts

c. Punctuation

2. Complimentary address

3. Salutation

4. Body

5. Complimentary close

6. Signature

##### III. Folding

##### IV. Envelope

### Exercise 233

Obtain two letters written on business stationery. Make two copies of "A Method of Criticizing a Letter" (p. 247), and on each copy grade one of the letters by checking the points listed. Which letter seems to be the better?

## A METHOD OF CRITICIZING A LETTER

	Good	Fair	Poor
I. MECHANICS OF THE LETTER			
1. Paper			
2. Ink			
3. Arrangement			
<i>a.</i> Heading			
<i>b.</i> Complimentary address			
<i>c.</i> Salutation			
<i>d.</i> Body			
<i>e.</i> Complimentary close			
<i>f.</i> Signature			
<i>g.</i> Spacings			
<i>h.</i> Margins			
II. GRAMMAR			
III. SPELLING			
IV. PUNCTUATION			
V. STYLE, OR EXPRESSION			
1. Sentences			
<i>a.</i> Unity			
<i>b.</i> Coherence			
<i>c.</i> Emphasis			
<i>d.</i> Euphony			
<i>e.</i> Length			
2. Paragraphs			
<i>a.</i> Unity			
<i>b.</i> Coherence			
<i>c.</i> Emphasis			
<i>d.</i> Euphony			
<i>e.</i> Length			
VI. THE LETTER AS A WHOLE			
1. Unity			
2. Coherence			
3. Emphasis			
4. Point of view			
5. Clearness			
6. Interest			
7. Personal touch			
8. Length			
VII. GRADE OF LETTER	Draw a line through two of these words		

**Exercise 234**

Assuming that you are a business man who has just hired a new stenographer, point out exactly what form you wish your letters to take. Preferably make a diagram, showing just where each part of the letter shall be placed, how much indentation shall be used (if any), and all other necessary details.

**Exercise 235**

Write a business letter on one of the following subjects, supplying necessary data yourself :

1. Write to a local painter to ask him to quote you a price for painting your house.
2. Write to the publishers of a magazine, inclosing money for a year's subscription.
3. Write to a department store to inquire why the garden tools you ordered ten days ago have not arrived.
4. Write to a lawyer with whom you are slightly acquainted, asking him for an appointment at his office.

**Exercise 236**

Draw the outlines of two envelopes approximately the size of those commonly used in business. Address one in the indented style and the other in the block style, to contain the letter you wrote in Exercise 235.

**Exercise 237**

Pass the letter and the envelope addresses written in Exercises 235 and 236 to some other pupil for examination. Examine the letter you receive, and criticize it primarily for details of form. If you find any other criticisms to make, add those. Put your criticisms in writing, and return them with the letter to the original writer.

Rewrite your own letter, profiting by the criticisms which you have received if you think them correct.

**Exercise 238 · Oral or Written**

Define the following terms:

letterhead	complimentary address	attention phrase
indentation	salutation	identification initials
spacing	"window" envelope	subject phrase

**Exercise 239**

Using illustrations where necessary, explain the meaning of *block* style, *modified block* style, and *indented* style, as applied to the form of business letters.

**Exercise 240**

Comment on the following data, taken from business letters. Rewrite correctly any of the expressions that you consider wrong.

1. July 5th, 1940 (*from the heading of a letter*).
2. Phila. (*from an envelope address*).
3. Mr. Geo. A. Perkins (*from a complimentary address*).
4. Dear Messrs.: (*a salutation*).
5. Dr. Miles F. Moore, Ph.D. (*from an envelope address*).

**Exercise 241**

Copy the letter given below, arranging it in correct form. Supply a writer's address, a date, salutation, complimentary close, punctuation marks, and capital letters. Sign your own name to the letter.

The Printers Publishing Company  
Chattanooga, Tennessee

Inclosed is my check for \$3.15, for which  
please mail me, to the address given above, a  
copy of letters that win by James Whitby

## PROBLEMS

**23.** Find out the probable origin of the block style of writing the address on an envelope. Imagine that your employer is in doubt as to which to use. Present your arguments in favor of the block style or of the indented style.

**24.** Collect at least five business letters written on stationery of some color other than white. See how many sound reasons you can discover to justify or condemn the choice of color in each case. Consider, among other things, the following:

- a. The relation of the color of paper to eye fatigue in reading.
- b. The relation of the color of paper to the color of ink.
- c. Do people have distinct likes and dislikes for colors?
- d. Has the color of the covers of a book any effect upon you?
- e. Can you name the colors of the covers of each of your textbooks?

Psychologists, students of hygiene, printers, and others have given much careful study to the meaning of colors and their relation to reading and to our emotions. You will find in most well-selected school and public libraries books dealing with these subjects.

**25.** Certain rather rigid rules have been laid down in this chapter regarding the form and the conventions of business letter-writing. Do these rules apply to letter-writing in other countries? Examine books which relate to foreign correspondence.

Collect as many business letters as you can from foreign sources. Make a list of the conventions, if any, which you find to be peculiar to the business letter-writer in the United States.

**26.** The conventional form of the letter changes from time to time. In what important respects does a modern business letter differ from one written about 1860? from one written in the time of Washington?

## CHAPTER VIII

### The Letter of Application

#### Purpose of a Letter of Application

It need hardly be said that the ultimate purpose of a letter of application for a position is to secure the position. Applicants, however, are seldom hired "sight unseen." No matter how convincing a letter may appear to an employer, he is unlikely to offer its writer a position without first having talked with him. The immediate object of a letter of application, therefore, is to secure an interview.

#### Making a Good Impression

Whether or not an interview results in a definite offer of employment depends upon many factors, but the chief of these is the impression made by the applicant upon the employer. And, in the same way, whether or not a letter of application results in an interview depends primarily upon the impression it gives of the writer.

The qualities that are of importance in the personal interview and those which should be evidenced by a letter of application are much the same. Just as attention to clothes and other details of appearance is significant, so is attention to the neatness and appearance of the letter. Muddy shoes and ink blots are likely to have a similar effect in creating an adverse impression. It is important to use correct English and to speak clearly and naturally in an interview, and it is even more important to use faultless English and a careful style in writing the letter applying for the interview. A tactful attitude and the use of sound judgment are even more



essential in a letter than in a personal interview, for in the letter words must be taken exactly as they stand, without the softening effect of the personality of the applicant and without a chance to be explained or modified if they are not well received.

### Carefulness

Most employers recognize the fact that a person who is careful about little things is likely to exercise care also in more important matters. The capacity for taking pains to do well the job in hand, no matter what it is, may readily be reflected in a letter of application. Such a letter reveals a good deal about the writer, indicating his taste, his education, and his personality in numerous ways.

The following are some of the things in a letter which may demonstrate the applicant's attention to details:

1. *Selection of stationery.* Paper of a good quality, preferably white, should be used. The envelope should match the paper.

2. *Writing.* Often an applicant is required to apply in his own handwriting. He should make it as neat and legible as he can. A typewritten letter is, of course, the most business-like in appearance and may well be used when possible.

3. *Arrangement.* The letter should be well placed on the page, and should be consistent in form; that is, if open punctuation and indentions are used at all, they should be used throughout the letter (see Chapter VII).

4. *Grammar, punctuation, spelling.* Correct grammar, punctuation, and spelling may pass unnoticed, but mistakes in these details are glaringly conspicuous and make an exceedingly poor impression. It is especially important to spell the name of the person to whom the letter is addressed exactly as he spells it.

5. *Envelope.* The address on the envelope should be complete and should be written in the style that seems appro-

priate to the occasion. The letter should be correctly folded so that it will fit the envelope.

6. *Inclosures.* It is not customary to inclose letters of recommendation unless they are specifically requested; in this case only copies are sent. It is bad taste to inclose a stamp or a self-addressed envelope for a reply unless it is known that one is desired.

### Contents of the Letter

The material in a letter of application must depend a good deal upon the position in question and the circumstances of the application, but it is essentially as follows:

1. *The reason why the letter is being written.* Most often this is in reply to a specific advertisement, to which reference may be made. Sometimes the letter results from a suggestion made by an acquaintance or an employment bureau. Occasionally such a letter is written because the applicant on his own initiative wishes a position with a particular firm. The letter should make clear which of these has led to the writing of the letter.

2. *Specific information about the applicant.* This should include his age or at least some statement from which his approximate age may easily be deduced; his education and training, especially the studies that bear particularly upon the position applied for; his practical experience (if any); any special qualifications or specific kinds of ability.

3. *References.* The correct procedure is to refer to persons qualified and willing to testify to the applicant's character and ability; complete addresses should be given. If written testimonials are requested, copies only should be sent.

A letter of application is sufficiently important to warrant one's taking time to make a brief outline of the ideas to be included, to write it out in first draft, and then to revise it carefully in accordance with all the suggestions given above for both form and content.

# Alpine Novelty Company

ESTABLISHED 1882

HARTFORD, CONNECTICUT

October 5, 19—

Mr. Alfred A. Johnson  
Principal, Central High School  
Waltham, Massachusetts

Dear Mr. Johnson:

Shouldn't you like to have a sketch, showing in actual size, how an Alpine seal or pennant would look, designed especially for YOU—in YOUR school colors?

The enclosed blank will show such a sketch to you without charge and without placing you under any obligation.

Millions of students love, brightly colored Alpine stickers. They buy them, because school and college students like them, wear them, and will BUY them.

Not only does their sale present to you a means of raising money for sports or any school activity, but they also give your luggage, letters, packages, and more give your school valuable publicity.

Just before the Christmas holidays is a splendid time to increase these seals and pennants. A minute of your time will place the sketch on your desk, and you can decide then about ordering.

Won't you fill in the blank and drop it in the next mail?

Yours very truly,  
ALPINE NOVELTY COMPANY

*L. Williams*

JLW/K

Appearances Count

# Alpine Novelty Company

ESTABLISHED 1882

HARTFORD, CONNECTICUT

October 5, 19--

Mr. Alfred A. Jonnson,  
Principle, Central High School  
Waltham, Massachusetts

Dear Mr. Jonnson:

Shouldn't you like to see a sketch showing in actual size just how an Alpine seal or pennant would look, designed especially for YOU--in YOUR school colors?

The enclosed blank will bring such a sketch to you without charge, and without placing you under any obligations.

Millions of these attractive original colored Alpine stickers are being used, because schools and college students LIKE them, WANT them and will BUY them.

Not only does this sale present to you a means of raising money for athletics or any school activity, but their circulation on luggage, letters, packages, and cards gives the school valuable publicity.

Just before Christmas, indeed, is a splendid time to introduce these seals and pennants. A minute of your time will place the sketch on your desk, and you can decide then about ordering.

Won't you fill in the blank and send it in the next mail?

Yours very truly

ALPINE NOVELTY COMPANY

L. Williams

In Letters as in Persons

**Tact and Good Judgment**

Webster's dictionary defines tact as a "nice discernment of the best course of action under given conditions; especially, peculiar ability to deal with others without giving offense." So defined, tact is one of the things most essential in a letter of application.

Judgment is not unlike tact in its results; but whereas tact seems more or less instinctive, judgment is based more upon reason and makes its decisions in the presence of facts or the light of experience. Mistakes in judgment are less readily condoned than lack of tact.

The following suggestions indicate ways in which tact and judgment may be evidenced :

1. *State facts and avoid opinions.* Facts concerning training and experience must be given, but opinions about their probable bearing on the position sought should be avoided.

2. *Avoid criticism of others.* The employer is trying to form an opinion of you, not of those with whom you have worked. If you give a reason for wishing to leave your present position, do so in a way that will not be a criticism of anybody.

3. *Use restraint in making statements about yourself.* Presumably you think yourself fitted for the position, or you would not be applying for it. But do **not** overestimate your own ability or appear overconfident. Avoid making remarks about your own character; let this information be given by those to whom you refer for this purpose. Above all, do not make any statements that are untrue or exaggerated.

4. *Be careful in referring to salary.* If you are asked to state the salary you expect, good judgment will suggest that you set the amount at the lowest figure which will attract you. It is better for a beginner to look for a position where merit will receive promotion than to seek as much money as possible. On the other hand, no honest business man expects a person of experience to undervalue his services.

## Model Letters

Letters similar to those that follow have actually secured good positions and are worthy of careful study. But do not suppose that these models are to be followed blindly. No

25 Sewall Avenue  
Montclair, N. J.  
May 15, 19—

The Bellow House  
Crescent Beach  
Maine

Attention of Mr. Dunbar

Gentlemen:

I wish to apply for the position of assistant clerk in your hotel, which is advertised in today's New York Times.

I am to graduate this June from the Montclair High School, having completed the four-year commercial course. During my summer vacations I have been employed in the accounting department of the Newark Chemical Company, Newark, New Jersey.

The persons whose names are given below may be referred to for statements in regard to my character and ability.

Mr. H. D. Payson, principal, the Montclair High School

Mr. C. H. Fenn, Assistant Auditor, The Newark  
Chemical Company

Mr. Ralph W. Bates, Exchange Trust Company,  
Montclair, N. J.

I shall appreciate a reply from you in regard to my application.

Very truly yours,

Harold W. Marston

doubt better letters can be written ; these examples give only a general idea of what may be required in some instances.

WANTED: A stenographer with some knowledge of bookkeeping. Ability to speak and write the French language highly desirable. Address H 435, New York Times.

875 West 171st Street  
New York, N. Y.  
May 11, 19—

H 435, The New York Times  
Times Square  
New York City

Gentlemen:

My qualifications as described below seem to fit me for the position advertised in today's Times.

I graduated from the Willington High School last June, completing the commercial course in the upper tenth of the class. I have worked as billing clerk for three summers in the office of the R. L. Greene Grocery Store and am now employed there on full time as a stenographer and typist.

Since my mother is a native of France, I have always been familiar with spoken French. I correspond in French with relatives who live in France, and consequently I feel that I have a rather unusual acquaintance with that language.

I have permission to give the names of the following persons as references:

Mr. A. B. Willard, principal, the Willington High School, Willington, New York  
Mrs. Emily R. Perkins, head bookkeeper, the R. L. Greene Grocery Store, Willington, N.Y.

I should appreciate the privilege of an interview. I may be reached by letter at the address given above, or by telephone at Perry 9283-R.

Yours truly,

*Elise Boudreau*

14 Carver Street  
Jacksonville, Florida  
September 11, 19—

The Kopper Chemical Company  
Birmingham, Georgia

Attention of Mr. Willis R. Strong

Gentlemen:

I wish to apply for the position of assistant chemist advertised by you in this morning's News.

You will find inclosed an outline of my education and business training and copies of two letters of recommendation.

The management of the Jacksonville Chemical Company, where I am now employed, does not know of this application, but I am sure that Mr. Ray T. Rubens, the head chemist there, will speak in my favor if I make a request. My reason for seeking a change is the greater opportunity offered in a large, high-grade corporation like yours.

Mr. Felix N. Davis, druggist, Green Street, of your city, knows me personally and would, I am sure, write or give by telephone details about me.

Yours very truly,

*George L. Swinton*

GLS/ENR

3 inc.

The form of the letter given above, known as the "modified block" style, is widely used. It is midway between the conservative style shown on page 214 and the somewhat radical one on page 213. It is a satisfactory form for a business letter; for, while it adapts itself somewhat to the requirements of shifting the carriage on the typewriter, it retains for the most part the customary indention and balanced appearance that are sanctioned by long usage.



*Exercise 242*

Point out the expressions below that seem to be unsuitable for letters of application, and in each case explain whether the error is primarily in the thought or in the way the thought is expressed. Show how you would modify or change some of the ideas and how you would improve the language.

1. I take the liberty of writing to you re your ad. in today's Herald.
2. M. J. Davidson, principle of the Plymouth H. S. will be more than glad to write to you about me.
3. I hope that you will give my application careful consideration.
4. Trusting that you will give me an interview, I am, Yours sincerely.
5. I have had no business experience of any kind.
6. As I have been unable to obtain an increase in salary for several years, I must look for a better position.
7. The reason that I wish a position with your firm is because I know about its attitude toward its employees.
8. For reference, I refer to the principal of the Walden High School, Mr. Everett W. Archibald.
9. Yours is exactly the kind of position that I am looking for.
10. I am thoroly competent not only to handle your books but to carry on your correspondence.
11. I am scrupulously honest and will give you a full day's work for a day's pay.
12. I am certain that I can fill the position.
13. I can come to see you only after five o'clock P.M.
14. I am not so much interested in salary as I am in opportunity for advancement.
15. Replying to your advertisement in this morning's Post, I take the liberty of presenting my application as a candidate for the position of junior accountant in your office.

*Exercise 243 · Oral*

Select from the letters below the one that seems to you to meet best the requirements of a good letter of application. Be prepared to give reasons for your choice.

## The Letter of Application

261

309 Lake Ave.  
Bristol, Ohio  
June 17, 19—

Crown Laundry Co.  
Bristol, Ohio

Gentlemen:

In reply to your advertisement in the Bristol News of June 2, I wish to say that I am seeking the kind of position you offer.

I am nineteen years old, and expect to graduate from the Bristol Technical High School this month. During three years of the course I have been working with many kinds of machinery and have helped to set up and repair the machinery in one of the school shops.

My father is a chauffeur, and I have helped him in repairing automobiles. Last summer I took a party of excursionists on a 'three weeks' tour. While we were in West Epping, away from repair shops, my machine was badly damaged. I had to repair two cylinders and rig up a temporary steering wheel.

Inclosed you will find a copy of a letter from Mr. George G. Short, owner of the Short Garage and Repair Shop, Bristol, Ohio. I have been acting as chauffeur for him and working about the garage after school. I am also permitted to refer to Mr. H. L. Moulton, Principal of the Bristol Technical High School, and to Mr. James T. Waters, Head of the Mechanical Department of the same school.

Yours truly,

*Irving P. Smith*

Lincoln, Iowa  
October 5, 19—

Mr. John C. MacLeod  
Superintendent of Public Instruction  
Madison, N.C.

Dear Sir:

I have learned from a friend that there is a vacancy in the Willow Street Grammar School of your city, and I wish to apply for the position.

## Modern Business English

I am a graduate of the Lincoln High School and of the State Normal School at Columbia, class of 1930. For the last three years I have been teaching the sixth grade in Grammar School Number 5, in this city.

Inclosed you will find testimonials from Principal R. B. Parrish of Grammar School Number 5, and from Dr. Frank T. Lyons, Superintendent of the Columbia State Normal School. I am also permitted to refer to Professor Raymond Powell, of the Education Department in the Normal School, and to Mr. Louis L. Palmer, Superintendent of the Lincoln schools.

I should welcome a personal interview at your convenience.

Yours respectfully,

(Miss) Amey M. Bell

NOTE. *Yours respectfully* is used correctly in this letter (see page 233). *Yours truly*, however, would have been in equally good form.

### The Impersonal Advertisement

*An impersonal advertisement is one in which the advertiser's name does not appear.* As it usually requires only a brief answer, the applicant may properly omit both salutation and complimentary close. The chief thing to be sought in such cases is a personal interview. A word as to the presumed fitness of the applicant may be added.

An impersonal advertisement and an answer are given below:

<b>WANTED:</b> High-grade salesman of experience, possessing initiative, personality, and character, open for engagement for New England or local territory. Address X 378, Cleveland Herald.
---

June 18, 19—

X 378, Cleveland Herald:

I think I can fill satisfactorily the position which you advertise, and I should welcome a personal interview.

Charles E. Hamilton

52 Lake Avenue  
St. Louis, Mo.

## The Letter of Application

263

Though such a letter may be effective in answering any kind of advertisement, there is no rule by which to write letters of application. The following letters give more explicit information than does the preceding one, written by Charles E. Hamilton.

OFFICE BOY in an engineering office;  
high-school graduate preferred; state  
age, education, and experience. Address A  
9668, Herald Office.

A 9668  
Herald Office  
Boston, Mass.

Dear Sir:

Please consider me an applicant for the position which you advertise in this morning's Herald. I am twenty-one years of age, a graduate of the Belmont High School, Massachusetts, in the class of 1930. The following year I took a graduate course in mechanical drawing in the Mechanic Arts Institution of Boston. I am at present an apprentice in the shops of the J. W. Morse Company, machinists.

I should be glad to have a personal interview, and can furnish references if desired.

Yours truly,

*Philip Crawford*

WOMAN with managerial ability wanted  
to take charge of a high-class business.  
Address A 963, World Office.

A 963  
World Office

Gentlemen:

Having noticed the inclosed advertisement in this morning's World, I wish to apply for the position referred to. I feel that my business experience has been sufficiently broad to adapt me to any work requiring managerial ability.

If you desire references or more complete information regarding my experience, I shall be glad to give details upon request.

Very truly yours,

*Viola Dakin*

## Modern Business English

OFFICE ASSISTANT, with experience in bookkeeping and typewriting, wanted for position involving much detail and requiring judgment and accuracy; salary \$25. Address, giving age, education, experience, and references, A 956, Herald Office.

17 Wakefield Avenue  
Toledo, Ohio  
July 31, 19—

A 956  
Herald Office

Gentlemen:

I wish to apply for the position advertised in the inclosed clipping from the morning Herald. I feel that I am competent to meet the requirements which you have specified.

I am twenty-seven years of age. After graduating from high school I took a two years' business course in one of the best commercial schools in Toledo, studying both bookkeeping and typewriting. Since graduating from business school I have worked for three years in a lawyer's office, where I am at present employed. I now wish to enter an office where the work requires greater individual responsibility and judgment than here, and where there is more opportunity for advancement.

I have permission to refer you to Mr. James E. White, Principal of the White Commercial School, and Mr. John R. Seaver, Principal of the Redbush High School, for statements as to my character and ability. If you wish further references, please communicate with Mr. Horace Greene, President of the Toledo Woollen Company, or Mr. Frank Morse of the Second National Bank.

Very truly yours,

*Jesse Douglass*

### Exercise 244

Make a brief outline for the first letter on page 263 and one for the letter above. Notice the last sentence in each letter. Which seems to be the more suitable ending? Have you anything to say about the omission of a request

## The Letter of Application

265

for an interview in the letter on page 264? Which letter is the more specific?

### Exercise 245

In accordance with the outline given below, answer the following advertisement:

**YOUNG MAN** wanted to grow up in office of old established wholesale house. This means a life position to the right person; must be of neat appearance, courteous, and adaptable; salary, \$15 a week, with yearly advance. Address C 3454 Advertiser Office.

#### OUTLINE

Direct occasion of writing; age; school training; business training; references; inclosures.

### Exercise 246

A. Write a letter answering the following advertisement in accordance with the outline given below:

**JUNIOR CLERK.** American, high-school graduate, age 18-20, good at figures; good place for right person, beginning \$15 weekly. Address C 3403, Tribune Office.

#### OUTLINE

*Age:* nineteen years.

*Education:* general high-school course.

*Business training:* after school, delivery man for J. D. Brown's hardware store; summer vacations, office clerk in Sunset Hotel, Los Angeles, Calif.

*References:* J. D. Brown, Tacoma, Washington; John L. Stevens, proprietor of Sunset Hotel, Los Angeles.

*Inclosure:* copy of letter from John L. Stevens.

*Other information:* general intentions.

B. Write the answer recommended on page 262 as suitable when replying to an impersonal advertisement.

**Exercise 247**

Make outlines, as in Exercise 246, for letters in reply to two of the following advertisements:

**WANTED: ADVERTISING ASSISTANT** — Young man, knowledge of stenography and typewriting, some experience in advertising department, good in English, willing to turn his hand to anything for the sake of development along advertising lines; salary, \$20 to start. Address, by letter only, Client, Box 3536, Seattle.

**YOUNG LADY** for clerical work in office, 8 miles from St. Louis, experience not necessary, but must be accurate at figures, small pay to start with, good chance for advancement. W 301, *Globe*.

**OFFICE MAN** — One experienced in leather business preferred; advancement made on merit; state experience and salary desired. Address B 9390, Times Office.

**Exercise 248 · Oral**

Discuss the merits and defects of the following letters as answers to the advertisements which precede them.

**WANTED:** Young lady for clerical work in private club library of 20,000 volumes; salary to start, \$15. Apply by letter only, giving age and qualifications. Room 21, 275 Call St., Winchester, Ky.

Gentlemen:

I have noticed your advertisement in the Daily Mail for a young lady to do clerical work in a private club library and herewith make application for the position.

I am nineteen years old and graduated from high school a year ago last June. For the past six months I have been assisting in the public library in this city, and left there only when the work for which I was hired was completed. If you wish information in regard to my ability, I can refer you to Miss Sarah A. Smith, Librarian.

Yours respectfully,

*Janet McDowell*

**WANTED.** Live wires that can get a message across the first time. You can sell our Jubilee Spark Plug Intensifier if you can sell autoists something they all want. Auto Specialty Company, Dayton, Ohio.

Gentlemen:

Your ad. for live wires to connect autoists with your Jubilee Spark Intensifier looks good to me. Your proposition ought to go with a little pep behind it, and that's what I've got — more than a little. I want to go after some of this business.

Please phone Hardwick and Larson, Main 706, City, or the American Novelty Company (ask for Mr. Lyall). They'll back me.

Yours for business,

*Ed. Bryan*

### Exercise 249

Following the outline you have made, write a letter answering one of the advertisements in Exercise 247.

Pass your letter to some other pupil, who will prepare a written criticism of it.

Revise your letter in accordance with the criticism that has been made of it.

### Exercise 250 · Oral

The letter given below was actually written by a young man applying for the position mentioned in the advertisement. On the whole it is the kind of letter the average young man might write. It has good points and is, on the face of it, frank enough, but it is just the average letter; almost any boy could write it, and it is certainly not the letter to be picked from fifty or more as the best.

**THE** Cleveland Courier wants a bright young man, high-school graduate, to learn journalism at this office from the bottom up. Don't write your autobiography, but tell us briefly what you have been doing. Editor Cleveland Courier.



## Modern Business English

42 Webster Street  
Cleveland Ohio  
June 3, 19—<sup>1</sup>

Editor in chief<sup>2</sup>  
Cleveland Courier  
Cleveland, Ohio

Dear Editor:<sup>3</sup>—

‘Seeing your ad.’ in your paper in which you state that you wish a competent<sup>6</sup> young man to learn Journalism, I am taking this chance<sup>7</sup> of putting myself at your disposal.<sup>8</sup>

‘As regards’<sup>10</sup>, experience in Journalism, I am sorry to say that I am lacking.<sup>11</sup> I am sure,<sup>12</sup> however, that I have sufficient ability to prove myself entirely<sup>13</sup> satisfactory to your demands.

I am a graduate of the Curtis High School.<sup>14</sup> From this school I am confident<sup>15</sup> that you would receive excellent references.

In regards salary<sup>16</sup> I am willing to leave this matter in your hands as I am sure that you would estimate my worth far better than I could. Hoping that you will give this application fair consideration,<sup>17</sup> I remain,<sup>18</sup>

Yours sincerely<sup>19</sup>

W. S. Fresham

NOTE. The superior figures in the letter indicate the corresponding paragraphs in “Critical Suggestions” below.

Before reading the suggestions given below, examine carefully the letter above and make a note of all necessary changes.

## CRITICAL SUGGESTIONS

1. Is the punctuation in the heading correct and complete?
2. Is *Editor in chief* a good title in the complimentary address?
3. Is the salutation satisfactory? Is the punctuation after the salutation the best?
4. See if you can express the first sentence more concisely.
5. *ad.* Is this a good abbreviation?
6. *competant.* Does this word look right?
7. Is *chance* the best word for this sentence?
8. *putting myself at your disposal.* Try some other phrase.

9. Compare the second paragraph with the following: "I have not had any experience in real journalism, unless writing for the high-school paper may be counted in my favor. I have, however, talked with a number of persons engaged in journalistic work, and feel that I should like journalism. I shall be willing to try hard to learn."
10. Is there need of a comma after *regards*?
11. Compare the sentence beginning *As regards* with the following: "I have not had any experience in real journalism."
12. Is *sure* a little too strong? Comment on the expression *I have sufficient ability*.
13. Omit *entirely* and see if you have weakened the sentence.
14. What important information would be added by giving the writer's year of graduation?
15. Try to get a better word than *confident*. Perhaps you prefer, "The principal of the Curtis High School, Mr. Frank R. Carherny, will furnish you with information regarding my work in school."
16. *In regards salary*. Point out the errors.
17. Is it wise to insinuate that your application will not be given a *fair consideration*? Is anything lost if this sentence is omitted? If it is not omitted, would you change the paragraphing?
18. What does *I remain* imply? Should a comma follow it?
19. When is *Yours sincerely* a correct complimentary close? What is the rule for the capitalization and punctuation of the complimentary close?
20. Examine carefully the capitalization throughout the letter.
21. Try to think of some reason for placing the ideas in the second paragraph before those in the third.
22. Are there any important facts omitted in the letter? Can you write a better letter than this? Try it.

## Exercise 251

Make a written criticism of the letter given on page 270 (see page 247). Rewrite the letter.

**WANTED** — Young man with some practical knowledge of machinery to make repairs and assist foreman. Royal Foundry Co., 50-55 Gray St., Roxbury.

2261 Dorchester Ave.  
Chicago, Illinois  
June 25, 19—

Royal Foundry Co.  
50-55 Gray St.  
Roxbury

Dear Sirs:

In reply to your ad of the 6/25/21 in the Globe I wish to say that I graduated from Merchant High School this summer. In school I received a fair idea of the construction of machinery, and this with what I have learnt from my brother who is a stationary engineer and who has always done mechanical work leads me to believe that I could fill the position which you have offered.

Yours respectfully

*Geo. S. Armington*

### **Exercise 252**

Write one of the letters required below :

1. Apply for a position as an assistant in the shipping department of the wholesale grocery store of Parnell & Parsons.
2. Apply for a position as teacher of English (or any subject you prefer) in the Lawrenceville High School, New Jersey; principal, Warren W. McCallum.

### **Exercise 253**

Write one of the following letters :

1. Make a written application to the American Vehicle Company, Bremen, Ind., for the position of agent for their automobiles, carriages, and so on.
2. Write to the Thomas Business Agency, 475 Arch Street, Chicago, Ill., stating the kind of position you wish and asking what they can do for you.

### **Exercise 254**

Write a letter in which, as a normal-school graduate or a college graduate who has had no experience in teaching, you apply for a position as teacher in a public or private school that you know.

### *Exercise 255*

Apply for a position as teacher in one of the schools described below:

THE HOME SCHOOL FOR GIRLS. "The school that's full of sunshine" offers the advantages of a home in a village world-known for its healthfulness. Thorough instruction and vocational guidance. \$1200 for school year. Walsh B. Pelham, Principal, Tarrytown, N. Y. Box 90.

MITCHELL SCHOOL FOR BOYS. 50 miles from New York. 75th year. 21 years under present head master. New site and new buildings. Athletic field. Swimming pool. Gymnasium. Prepares for all colleges and technical schools. Individual instruction. Address Head Master, Newton, N. J.

### *Exercise 256*

Reply to any two of the following advertisements:

CHAUFFEUR WANTED. Young man, unmarried, some years' experience. Careful driver. References required. Address K. F. T., Times Office.

HIGH-GRADE experienced salesman wanted to handle a new, widely advertised, and universally demanded automobile accessory, on a liberal commission plan. H 166, Globe Office.

LEDGER CLERK and general office assistant wanted who is quick and accurate with figures; state in first letter salary expected, age, education, business experience, and give references, which will be considered confidential. Address E 897, Herald Office.

WELL-KNOWN SPORTING-GOODS HOUSE desires the services of an aggressive sporting-goods man familiar with all sports. Must be well recommended; none other than man of ability need apply. Address Box 209, Roxbury.

STENOGRAPHER WANTED—Young lady of exceptional experience; must be neat, accurate, and able to qualify as an A1 stenographer; filing experience necessary; good opportunity and liberal salary to right party. Address Y 1104, Sun and Times Office.

## Modern Business English

**WANTED** — Young lady with some knowledge of stenography, to assist in publishing house. Reply in handwriting and state salary expected. Address B 513, Public Ledger Office.

A **CREDIT MANAGER** wanted by long-established wholesale house; must have had thorough experience in handling credits. Write, stating experience, age, references, etc. Box 7, Hanover St. Post Office.

**DRAFTSMAN** wanted, mechanical, on paper-working and printing machinery, capable of laying out work from instructions and designing details; state age, salary, experience, present employment. H 158, Traveller Office.

**BUSINESS OPPORTUNITY** — Wanted, an ambitious partner, with some capital, to take an active interest in a motion-picture theater at one of the best summer resorts. For particulars address C 9210, Inquirer Office.

**SALESWOMAN** wanted to handle the most popular and nationally known electric washing machine on the market. References required. Electric Sales Co., 38 West Sixth St., Philadelphia.

A **YOUNG WOMAN**, with some knowledge of stenography, wanted to answer telephone. Previous business experience not required. Apply by letter only. Richard & Co., 200 Causeway St., Deering, Ill.

### *Exercise 257*

Write a letter of application, using as many as you can of the words listed below. If you choose, you may answer one of the advertisements given in the exercise above.

application	experience	recommendation
advertisement	grammar	respectfully
acquaintance	graduate	respectively
correspondence	manager	secretary
appreciate	qualifications	stenographer
business	principal	bookkeeper
convenient	superintendent	salary
English	reference	testimonial
assistant	refer	vacancy

## Exercise 258

Write a letter applying for the kind of position you would like to have and for which you think you possess the necessary qualifications.

## Exercise 259

Cut from a newspaper an advertisement the requirements of which you think you could fill. Write a letter applying for the place and inclose your letter in an envelope.

Be prepared to submit your letter to some other student for criticism.

## Exercise 260

Read the advertisement and the letter given below. Rewrite the letter, after noting carefully the suggestions beneath it. Add such information as seems to you necessary.

**DRAFTSMAN WANTED** — At Laconia, N. H., to lay out drawings from freehand sketches and make drawings similar to those shown when changes are explained. Apply by letter or in person. Milton Foundry Co., 60 Essex St., Laconia, N. H.

87 Mt. Vernon St.  
Barrington, N. Y.  
June 4, 19—

Milton Car Co.  
60 Essex St.  
Laconia, N. H.

Dear Sirs:<sup>1</sup>

In reply to your "ad."<sup>2</sup> in the morning Post of May 30, kindly consider me an applicant for the position of draftsman at Laconia, New Hampshire. <sup>3</sup>I have had four years of drawing at the Merchant High School, Boston, where references may be obtained from the head master.<sup>4</sup>

Yours truly,

*C. H. Sheridan*

1. *Gentlemen* is better than *Dear Sirs*.
2. *Ad.* is not a good abbreviation. The use of quotation marks in a case like this seems to be an attempt to justify a doubtful expression.

3. Better begin a new paragraph here, since this is a new idea.
4. Give the head master's name and address.

The letter does not state definitely whether or not Sheridan has had freehand drawing or mechanical drawing or both. He can easily afford to give more details. It might strengthen his case if he inclosed a copy of a letter from the head of the drawing department in the school. Sheridan may receive the appointment, but his statement is rather bare of details and is not likely to be selected as impressive from among thirty or forty letters.

### *Exercise 261*

Select from the following beginnings of letters of application the one that seems the most satisfactory. Point out any errors of thought or expression in the other beginnings.

1. I should like to be considered an applicant for the position of junior accountant in your office, which is advertised in this mornings Herald.
2. I would like to be considered as an applicant for the position of junior-accountant advertized by you in this morning's Herald.
3. Please considered me an applicant for the position of junior-accountant in your office, which is advertized in this mornings' Herald.

### *Exercise 262*

Select the ending of a letter of application below that seems most satisfactory, and rewrite the other three endings.

1. I hope that you will consider my application.
2. I should appreciate an interview at your convenience.
3. I trust that you will consider my application and allow me the privilege of an interview.
4. Trusting that I may have an interview at your convenience, I am . . .

## PROBLEMS

**27.** Bring to class a variety of "Help Wanted" advertisements. Be prepared to explain why you regard some of these as better expressed than others from the point of view of the person who is to answer them.

**28.** Find out from two or three employers of your acquaintance just what they regard as most desirable in letters of application for a position. Report your findings to the class, and submit a model letter which meets requirements as you have found them.

**29.** Discuss with some of your friends who have actually obtained positions through successful letters of application what they consider to be the requirements of such a letter. Do their conclusions coincide with those of the employers with whom you have talked?

**30.** What are some of the advantages, both to the employer and to the applicant, of applying for a position by letter rather than in person?

**31.** Discuss the impression likely to be made on a prospective employer by the following expressions taken from letters of application:

I know that I have the qualifications for the position.

I think that I have the qualifications for the position.

I believe that the gentlemen to whom I have referred will be ready to tell you that I have the qualifications for the position.

I believe that if you talk with me, you will be satisfied that I can fill the position.

I am honest and a hard worker.

For the last two years I have got up every morning at five o'clock to attend to my paper route.



## CHAPTER IX

### Letters of Introduction and Recommendation

#### *The Letter of Introduction*

"Mr. Rice, may I have the pleasure of introducing my friend Mr. Eaton?" Such a form is common when introductions are made orally. If the occasion seems to call for it, some further word concerning the person being introduced may be offered. Frequently, however, introductions are made in writing instead of in person. In this case the form used may be as brief as that suggested above, or it may include additional information that will be helpful to the person introduced and the person to whom he is being introduced.

When a simple introduction is to be made, for which no special information is necessary, the introducer may use his personal card, writing upon it some such notation as is shown below:

HENRY F. POST

ATTORNEY AT LAW

The bearer of the card then presents it to the person whom he wishes to meet.

A letter of introduction may serve the same purpose as the card given above, or it may give additional information. Such a letter is written to present one person to another who is personally known to the writer. When properly employed, a letter of this sort should merely take the place of a personal introduction, and consequently should not be sought or written under circumstances in which a personal introduction would not be expected. Letters of introduction are sometimes sought and sometimes given with a careless indifference as to their consequences. But a letter of this kind should never be sought from a person not known to the one asking for it. Seldom should such a letter be addressed to anyone not well known to the writer. It should be truthful, reasonably informative, and sufficiently complimentary to be helpful. But it should not contain anything that might embarrass either the person receiving it or the person presenting it.

### Classification

Letters of introduction fall into two classes: (1) general and (2) special.

A *general* letter of introduction merely makes some statements that will indicate to the receiver who the bearer is. It does not necessarily indorse his ability, character, or financial standing, though, of course, it is not supposed to introduce a person acquaintance with whom is likely to prove injurious or obnoxious.

A *special* letter of introduction, sometimes called a letter of indorsement, is more definite than a general letter. It often includes a statement about the financial standing of the person introduced and requires caution; for the writer is, in a limited way, standing sponsor for a future relationship, often of a financial nature.



Ewing Galloway

**A Good Letter of Introduction has Many of the Qualities of a  
Personal Introduction**

## SPECIMEN OF GENERAL LETTER OF INTRODUCTION

Lafayette, La.  
July 10, 19—

Mr. Thomas F. Allen, Secretary  
The Provident Life Insurance Company  
Chicago, Ill.

Dear Mr. Allen:

This will introduce to you the bearer, Mr. Kenneth Burton, who will be in your city for some time. Mr. Burton, having come originally from Illinois, feels that he would like to engage in business in his own state and is visiting Chicago for that purpose.

He is a young man who has made many strong social and business acquaintances in the South, and we feel that his going away is a distinct loss to us.

I am sure Mr. Burton will appreciate any opportunities that you may give him to become acquainted with the business men and business conditions of your vicinity.

Yours very truly,

K-D

*Robert R. Krantz*

## SPECIAL LETTERS OF INTRODUCTION

New Orleans, La.  
January 8, 19—

Mr. John McCabe  
Superintendent of Merchandise  
Creedon and Company  
Morgan City, La.

Dear Sir:

The bearer of this letter, Mr. Bernard J. Morse, is a patron of our bank and is personally known to me as a business man of excellent reputation.

I am sure that you will enjoy doing business with him and that he will appreciate an introduction to the hardware dealers of your city.

Yours truly,

H-M

*Lindell J. Hammond*

Wayne, Pa.  
July 30, 19--

Supt. Elmer S. Childs  
Transportation Department  
Central Division, B. & L. R. R.  
Baltimore, Md.

Dear Sir:

Mr. Frank McFarland, the bearer of this letter, has been appointed by the Executive Department of Wayne to investigate the urban and suburban passenger transportation systems of Baltimore. He will lay his report before the transit commission of Walker County and adjoining counties.

Knowing your wide acquaintance among the officials of the bus lines and railways of Maryland, I am sure you can greatly assist Mr. McFarland in his work by introducing him to men whom you think able to furnish him with the kind of information he needs.

I have deposited \$1000 in the Shawmut Exchange Bank, subject to his check. He will be glad to have you identify him at the bank.

Yours very truly,

*Milton J. Remick*

R-F

Assistant City Treasurer

A letter of introduction may be mailed by the writer directly to the person to whom it is addressed, or it may be handed to the bearer, to be presented by him. The special letter of introduction is more common in business than the general letter. It serves usually to introduce a business acquaintance who wishes to establish business relationships with the person to whom the letter is addressed. When the person asking for such a letter is known to be financially responsible and morally reliable, little risk is assumed by the writer; if such confidence does not exist, the letter should be refused.

### Suggestions

The following suggestions should prove helpful to the writer of a letter of introduction:

1. Never write a letter of introduction for a person who, you feel, may later prove undeserving of it.
2. Be brief, and come to the point in the opening paragraph.
3. Give the reason for the introduction, and such other information as may be necessary to allow the reader to comply intelligently with your requests.
4. Address the letter to a specific person. It is supposed to be a direct personal introduction and, if addressed merely "To whom it may concern," is not likely to be given the consideration it deserves.

## Exercise 263 · Oral

Have you any criticism to make of the following letter?  
Mr. Gately has known Mr. Gill for only six months.

Readville, Wisconsin  
November 13, 19—

Mr. James B. Cushman  
Boston, Mass.

Dear Mr. Cushman:

Mr. George Gill, the bearer of this letter, is visiting Boston to purchase a full line of spring and summer goods for his men's furnishings store.

Mr. Gill is known to me as a man of keen business ability and of unquestioned standing in our community. His paper is freely accepted in the local banks, and he will incur no obligations that he cannot easily meet.

Yours truly,

*Abel P. Gately*

## Exercise 264

Rewrite the letter in Exercise 263 without unreservedly indorsing Mr. Gill's financial standing.

## Exercise 265

Mr. L. E. Allen is going to Ohio to introduce a new line of teas and coffees. Write a general letter that will favorably introduce him to business men in that state.

*Exercise 266*

Mr. Henry H. Dillingham has been advised on account of his ill health to live permanently in the Canadian Northwest. Write a letter to Mr. Herbert L. Reading, a former acquaintance of yours, now a prominent grain merchant in Winnipeg, Manitoba. Ask him to assist Mr. Dillingham in finding a position where he will not be overworked or too much confined.

*Exercise 267*

You are just graduating from high school and think you would like to be connected with the South American trade, since you have a good knowledge of Spanish. Mr. John E. Morrison, a retired business man of your town, who was formerly in the Argentine lumber trade and who lived for some years in Buenos Aires, has agreed to write a letter that will help you. He is well known to your father and to you. Write the kind of letter you would expect to receive from him, addressing it to the firm with which he was previously connected, Hancock & Harding Lumber Company, New York City.

*Exercise 268*

Miss Elizabeth Moore is leaving town to live with her aunt in Springfield. Miss Moore is twenty years of age, a high-school graduate, and has had two years' experience as a bookkeeper and one year as a stenographer. Write a letter to John D. Hartwell, Esq., a well-known attorney of Springfield, asking him to assist her in finding a position.

*Exercise 269*

Frank J. McCoy, a young man of twenty-one, has worked all his life on his father's farm. He is of more than average ability and intelligence and has a common-school education. He has a good knowledge of scientific farming and is widely read in this field. Having decided to fit himself as an expert on fertilizers and the rotation of crops, he thinks he would find opportunity if he could get a position on a state agricul-

tural farm. Write a letter to Eliot R. Parker, president of the agricultural college of your state, asking him to talk with Mr. McCoy and help him as seems best.

*Exercise 270*

John J. Hayes, a young man well known to you, wishes to open a laundry in your town. Write a letter to Mr. Monroe Y. Mason, a former friend of yours, who owns a large laundry in the state capital. Ask him to give Mr. Hayes some idea of the results of using up-to-date laundry machinery. Do not indorse Mr. Hayes's financial standing, but speak well of his ability and character.

*Exercise 271*

Mrs. Maurice Macaulay is to spend the winter in Carolsville. Mrs. Macaulay is an organist, and, having heard that there is a fine pipe organ in the First Presbyterian Church in Carolsville, she wishes you to ask the pastor of the church, the Reverend R. J. MacLeod, to allow her to use the organ, Mr. MacLeod is not very well known to you, but is a graduate of the same high school as yourself and was formerly a resident of your town. Write the letter.

*Exercise 272*

Mr. and Mrs. Matthew J. Lane wish to see the machinery of a large electric-light plant. Write a letter to Superintendent M. C. Holman, of the Caledonia Electric Company, asking him to permit Mr. and Mrs. Lane to visit his plant. Speak highly of the plant.

*Exercise 273*

James P. Beatty will be in Sunbury, S.C., during May. He is an enthusiastic golf-player. Write a letter introducing him to Mr. Samuel S. Chase, secretary of the Sunbury Golf Club.



*Exercise 274*

Miss Eva Milligan, a milliner in your town, wishes to engage in business in a large city. Write a letter to a reliable real-estate broker of your acquaintance, asking him to assist her in finding a suitable location.

*Exercise 275*

Miss Marion Noyes is going to Chicago for a few weeks to prepare a paper to read before an educational society. In response to her request write a letter introducing her to the librarian of The University of Chicago.

*Exercise 276*

Write a letter to George A. Littlefield, Superintendent of Schools, Fulton, in the state of —, asking him to assist Mr. Edward Walcott, a recent graduate of a normal school in your state, to obtain a position as teacher. Give reasons why Mr. Walcott wishes to go to that particular state.

In writing the letter consider some of the following points:

Your intimacy with Mr. Littlefield.

Your knowledge of Mr. Walcott's training.

Mr. Walcott's personality.

*The Letter of Recommendation*

A letter of recommendation is similar to a letter of introduction in that it is written by one person to bring a second person to the favorable attention of a third. But it is usually more specific, and the writer of it usually shoulders a greater responsibility than in the case of the letter of introduction. Commonly the letter of recommendation vouches for the character or ability, or both, of someone who is seeking a position. Hence the need of more specific and more complete statements than are usually found in a letter of introduction.

A letter of recommendation that states only the vaguest

generalities is not likely to have much weight. Recommendations from persons who are not in a position to justify their statements, or whose position is such as to afford only a limited knowledge of the qualifications of the person recommended, also count for little. Since a well-written letter of recommendation is the opinion of the writer concerning the person recommended, obviously it should deal squarely with his qualities and characteristics.

## Suggestions

The following suggestions regarding the letter of recommendation deserve consideration:

1. If the writer of a letter of recommendation makes his statements too strong, he may actually injure instead of help an applicant who, because of the strength of the letter, receives a position far beyond his ability and experience. The employer too may be injured, for he suffers inconvenience and probably actual loss if the applicant proves incompetent. Even the writer himself is likely to suffer, for a letter that does not square with actual facts suggests that he either has poor judgment or does not always tell the truth.

2. If the applicant is deserving, praise him but use restraint.

3. The letter should be definite. It should tell something about what the applicant has actually done and, as far as possible, only what the writer knows personally about him. A comparison of the following statements will show the difference between a recommendation that is general and one that is definite and specific:

- a. Mr. Ross is a bright, energetic young man, who is willing to work hard and who has naturally a saving disposition.

- b. Mr. Ross is a bright, hard-working young man, if one may judge by four years' acquaintance with him. As railway delivery clerk for our company he has had to get up every morning at four o'clock and work until eight-thirty delivering packages of papers at the stations along the railway. He has done this to help his mother, who is a widow. He has been able to graduate from the high school with high rank. You may be interested in knowing that he has saved \$125 and given it to me to invest for him.

4. A letter of recommendation should leave no doubt as to the character of the applicant. An omission or a dubious statement on this point is almost certain to prevent favorable consideration of an application.

## Modern Business English

## LETTER OF GENERAL RECOMMENDATION

## BENJAMIN FRANKLIN HIGH SCHOOL

READING, PENNSYLVANIA

June 8, 19—

To Whom it may Concern:

Mr. James L. Keating graduated from this school in June, 19—. His diploma indicates that he has completed to our satisfaction the regular courses in commercial English, the elements of commercial law, commercial arithmetic, bookkeeping, stenography, and typewriting, as outlined in our catalogue.

After graduating, Mr. Keating remained with us for a year and made a special study of typewriting and stenography. He takes rapid dictation with ease and transcribes his notes with speed and accuracy.

During his last year with us he acted as assistant instructor in the advanced classes in typewriting and stenography. We found him diligent, capable, and a thorough gentleman.

We cordially recommend him to anyone who is looking for a young man who is willing and able to prove his worth.

Yours truly,

*Judson B. Hurley*

Principal

JBH:WF

# Letters of Recommendation

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## A LETTER OF RECOMMENDATION

THAYER, WILLIAMS, AND CHANDLER

BRIDGEPORT, PA.

June 10, 19—

Mr. John Channing

Philadelphia, Pa.

My dear Mr. Channing:

Mr. Ogden Wheelock has been known to me personally for a long time, and I have had an opportunity to observe closely his personality and his work.

He is a well-trained college man who has used his eyes and ears to advantage. His family connections have given him an opportunity to associate with men and women of ideas. He is democratic, likable, and accustomed to meeting men who are influential in business and political circles.

Before entering business he had considerable experience as a teacher. Here he showed himself a natural disciplinarian whose generous, wholesome personality made him the confidant and adviser of the students.

His character is beyond question, his judgment is good, and he has the qualities necessary to make him the successful employment manager in a large corporation.

Very truly yours,

*Judson T. Williams*

JTW/EL

## ANSWERING AN INQUIRY ABOUT AN APPLICANT

May 24, 19—

Mr. L. H. Morgan, Superintendent  
The Winter Wear Company  
Morristown, North Dakota

Dear Sir:

It gives me much pleasure to answer your inquiry of May 20, relative to Mr. George L. Sears.

Mr. Sears worked in our shipping department afternoons after school for three years, and during the past year he has been in our receiving department.

He is a hard and willing worker, and I may add that in whatever he undertakes he uses his brains. He has invented what is, I think, a unique but simple and effective method of checking goods in our somewhat complicated receiving department. This system has saved us much time and money.

The firm will be sorry to lose him, but as he wishes to try a larger field we are glad to recommend him to you unreservedly as to character and ability.

Yours very truly,

*Herbert L. Heard*

HLH:LP

A LETTER OF RECOMMENDATION IN ANSWER TO AN INQUIRY

*Sampson, Page, and Company*

BANKERS

Butte, Montana

January 15, 19—

Mr. James A. Warton  
Helena, Montana

Dear Mr. Warton:

It gives me pleasure to answer your inquiry of January 4 relative to the business qualifications of Earle R. Sweet.

Mr. Sweet was employed for three years in our accounting department, coming to us direct from the Massachusetts School of Accounting. Without business experience when he joined our staff, he at first had considerable difficulty in meeting our requirements. However, he showed commendable persistence in making his services more valuable, and was always dependable. In his third year he was able to direct our bookkeeping department during the six months' absence of our head accountant.

I am credibly informed that his present employers consider him an exceedingly valuable man.

Yours truly,

*Henry G. Lounney*

Chief Accountant

HGL:EP

**B.** Write the letter and be prepared to submit it to a fellow student for criticism.

*Exercise 283*

Write a letter of recommendation for a teacher. Take into consideration the following matters: age, personal appearance, education and experience, ability as a disciplinarian, habits or peculiarities likely to interfere with success, and characteristics likely to win success.

*Exercise 284*

Distinguish between a letter of introduction and a letter of recommendation. List three definite ways in which they differ and three in which they agree.

*Exercise 285*

Write a criticism of the letter of introduction given below, and rewrite the body of the letter, improving it in accordance with your criticisms:

213 North Main St.  
Toledo, Ohio  
April 26, 19--

Mr. Donald Gates  
4239 Pearl Street  
Hartford, Connecticut

Dear Mr. Gates:

It gives me great pleasure to write a letter of recommendation about Mr. E. P. Salter.

Not only is he well educated, but he has one of the finest personalities that I know. He is shrewd and able to handle a business, although I have found, at times, that you have to make some discounts from his statements.

I know, however, that he has rectified this slight error, and I can absolutely guarantee his character in every respect.

Yours very truly,

### PROBLEMS

**32.** Find out by talking with several people what characteristics or qualities they consider important in a business man or woman. Make a list of these in the order of their importance.

Write a letter of recommendation in which you mention at least five of these characteristics.

**33.** Think of a distinguished person whom you would like to know. Write the best letter of introduction you can for yourself, to be signed by a person in a position to introduce you. The letter must stick to facts. Have you really a claim to the introduction you wish? Could you plan your education so that in six years you would feel justified in seeking the introduction? Remember that an introduction should not be considered as beneficial only to the person who is seeking it.

**34.** By an examination of autobiographies and biographies you may find copies of letters written in various countries at various times. Find as many letters of introduction and recommendation as you can, with a view to ascertaining whether such letters have changed in style, particularly with reference to formality of expression.



## CHAPTER X

### The Buying Letter

#### Characteristics

The buying letter is a relatively simple type of letter to write. It does not attempt to make a good impression on the reader, like the letter of application, nor does it try to influence the reader to do something, like the selling letter. It is chiefly an itemized statement of what the writer wishes to purchase, and as such should be straightforward and concise. But two characteristics every buying letter must have: *clearness* and *accuracy*. If the desires of the buyer are not made perfectly clear, it is possible that he will not receive exactly what he intended to order, or he may be put to the inconvenience of writing a second time to explain more definitely what he should have made clear in the first letter.

It is not usual to think of the buying letter as requiring the *you* attitude. It is, however, a desirable point of view when considering the clearness of what you have written. Put yourself in the reader's place. That you can understand what you have written is not a certain guaranty that your reader can. An effective buying letter should contain the words that convey to the reader the exact meaning that those words convey to you.

The writer should be careful and accurate because statements in his letter may prove legally binding. If a buyer's order is accepted, he must, as a rule, accept delivery of the goods, even if he has in the meantime changed his mind. Therefore it is not wise to write a letter ordering goods unless it is certain that they are wanted. The general rule in the law of sales is an old Latin maxim, *Caveat emptor*, which means

"Let the buyer beware." Since the legal responsibility is thus thrown upon the buyer, he is more careful of what he writes than he would otherwise be. This is an advantage to the seller as well, for the goods ordered are likely to be more exactly described. As a result misunderstanding and possible legal complications are avoided. If a man buys specifically a Rex Motor No. 7 and then finds that it is too small to do his work, he cannot return it unless the seller consents to receive it. Business houses, of course, wish to satisfy their customers, and consequently any reasonable request for an exchange or return of merchandise is usually granted. Such situations, however, cause delay and annoyance, and they are often the direct result of lack of clarity in the buying letter.

### Essential Parts of a Buying Letter

The *core* of every buying letter is, of course, the *description of the goods ordered*. It is important that this should be complete and that it should identify them very definitely. It is usual also to include *directions for the shipment* of the goods. And unless there is a definite understanding between the buyer and seller on the subject, it is necessary that the *provisions for making payment* should be mentioned.

### Description

Many firms send out catalogues in which the articles they have for sale are identified by various means, such as a picture, description, special number, weight, power (of engine or motor), or price. Some such method is the practical way of identifying goods, and wherever possible the buyer should use the seller's method of identification. This makes not only for accuracy but also for conciseness.

The following descriptions illustrate the modern seller's methods of informing the purchaser how to name exactly the article wanted:

## LEVEL WINDING REELS

(Will hold comfortably 100 yards of 18-pound test, waterproof, braided silk bait-casting line.)

<b>No. 10.</b> Blue Grass. Level-winding, German silver. Plain bearings . . . . .	<i>Each</i> \$25.00
<b>No. 1573.</b> Pflueger Supreme. Level-winding, anti-back lash. Satin Nickelum. Rust-proof bearings. In chamois leather bag . . . . .	<i>Each</i> \$25.00
<b>No. 1201A.</b> South Bend. Level-winding, anti-back lash. German silver with bakelite ring in head cap. Jeweled bearings. In leather bag . . . . .	<i>Each</i> \$16.50
<b>No. 1993J.</b> Pflueger Summit. Level-winding, anti-back lash. German silver. Jeweled bearings. In chamois leather bag . . . . .	<i>Each</i> \$10.00
<b>No. 315.</b> Level-winding. German silver. Chromium plated. Jeweled bearings . . . . .	<i>Each</i> \$10.00
<b>No. 1000A.</b> South Bend Oreno. Level-winding, anti-back lash. Silvered finish. Jeweled bearings . . . . .	<i>Each</i> \$8.50
<b>No. 310.</b> Level-winding. Special aluminum alloy combined with other light materials. Jeweled bearings . . . . .	<i>Each</i> \$7.50
<b>No. 1893.</b> Pflueger-Akron. Level-winding, nickel plated. Phosphor-bronze front bearings . . . . .	<i>Each</i> \$5.00
<b>No. 550A.</b> South Bend. Level-winding, anti-back lash. Nickel plated. Plain bearings . . . . .	<i>Each</i> \$5.00

## Order Form for S. S. Perkins Delicacies and Groceries

Insert Quantity	SANDWICH FILLINGS	Each	Dozen
----	Epicure Virginia Ham Spread 4 oz. jar	.50	5.75
----	Choisa Cooked Ham Spread 6 oz. tin	.33	3.75
----	Epicure Orange Marmalade 1 lb. jar	.35	4.00
----	Puree de Foie Gras 2½ oz. tin	.30	3.45
----	Pate de Luxe 3 oz. jar	.32	3.65
----	Chicken Butter 2¾ oz. jar	.36	4.10
----	Overland Olive Spread 6 oz. jar	.25	2.85
----	English Partridge Paste 3 oz. jar	.35	4.00
----	Overland Raspberry Jam 1 lb. jar	.35	4.00
----	Overland Wine Jellies 10 oz. jar	.33	3.80
----	Overland Sandwich Spread 8 oz. jar	.25	2.85
----	Red Label Peanut Butter 1 lb. tin	.28	3.20
----	Overland Apricot Jam 1 lb. jar	.35	4.00

DOOR WITH TRANSOM				
	Pine	Gum	Oak	Mahog.
Frame, Door, and Transom	\$17.02	\$18.64	\$26.23	\$46.00
Transom Hardware (Hinges, Lifts, and Screws)	1.00	1.50	2.00	3.00
Finish (Both Sides)	3.50	5.00	7.00	10.00
DOOR WITHOUT TRANSOM				
	Pine	Gum	Oak	Mahog.
Frame and Door	\$13.74	\$15.00	\$20.38	\$38.00

Sometimes a person writes a letter to order goods which have been brought to his attention by a circular letter, a newspaper announcement, or some other form of advertising. In this case he should make reference to the source of his information and should be sure to give any details needed, such as color, size, and so on. In the case of a newspaper advertisement it is often well to inclose a clipping of the advertisement being answered.

If goods are ordered without reference either to a catalogue or to any other material descriptive of them, it is especially important that the letter ordering them be complete and as specific as possible. If one does not know how to specify exactly the article wanted, it is helpful to state approximately the price one is willing to pay.

Letters ordering in wholesale quantities are not often written until the buyer knows exactly what to order, what it will cost, and how to describe it. But many letters are written by individuals to department stores and other establishments where catalogues are not always printed and where it is not always possible to identify exactly what is wanted. Here again the information supplied by the purchaser should be complete, accurate, and as descriptive as possible.

The following model letters suggest how to describe both clearly and accurately, as well as concisely, the articles that are to be ordered :

## BUYING LETTERS

176 Spruce Street  
Cleveland, Ohio  
January 27, 19—

E. H. Barrows Co.  
Sandusky, Ohio

Gentlemen:

Please send me by express, collect, one of your kitchen cabinets shown in your catalogue as No. 304-M. I should like to have it finished in ivory. I inclose my check for the price quoted in your catalogue, \$78.50.

Very truly yours,

*George Beech*

78 Las Casas Street  
Orange, California  
May 12, 19—

Jones & Winton  
Los Angeles  
California

Gentlemen:

In today's paper you advertise all-silk crêpe de Chine at \$1.48 a yard. If these goods are washable, please send me by parcel post 4½ yards of the plain white, charging it to my account.

Very truly yours,

*Helen R. Thomas*

*(Mrs. F. K. Thomas)*

114 Auburn Street  
Yonkers, New York  
October 10, 19—

Macy & Ferris  
New York, N. Y.

Gentlemen:

A friend of mine has a Chippendale mirror which she bought at your store, and I am wondering if you can send me one just like it. It is of solid mahogany, with a fine gold line next to the glass, and a gold eagle at the top. The measurements of the glass are 1 ft. 3 in. X 2 ft. 9 in., and the outside measurements of the whole mirror, including the frame, are 1 ft. 11 in. X 4 ft. 4 in. The price paid was \$22.50. Do not send me a mirror unless it answers this description exactly.

I inclose a check for \$22.50. Please send the mirror by express, charges to be paid by me.

Very truly yours,

*Edward Ames Shipley*

If an article requires an extended description for identification, a separate paragraph should be devoted to it. Such a method follows the requirements of correct paragraphing, according to which an important topic merits a distinct paragraph. The letter reproduced below illustrates the correct form.

Prescott, Conn.  
September 6, 19—

Swanson & Sanborn  
Philadelphia, Pa.

Gentlemen:

I wish you to send me an open stove suitable for a sitting room. I cannot find in catalogues anything that exactly suits me, but Mr. James Eaton tells me that he bought recently from you an open-grate stove somewhat similar to the old-fashioned "Franklin," the style of which is, I think, what I wish. The grate in Mr. Eaton's

stove is 18 in. long and 7½ in. deep. If you have a stove with a somewhat larger grate, I should prefer it; but if you have not, I will take one similar to Mr. Eaton's. Also send 6 ft. of 8-in. pipe. Please send these goods by freight.

Also send by express the following:

300 lb. Barbed Wire Fencing  
15 lb. 1-in. Wire Staples  
1 keg 3-in. Wire Nails

Please charge to my account.

Yours truly,

*Frank McFarland*

The second part of this order might very properly have been written on a separate sheet. It is an order for stock articles, about which there is not likely to be any discussion. These are to go by express, as distinct from the stove, which is to go by freight, and they would probably be forwarded at once.

It is correct to order a variety of articles in one paragraph, provided that you have a brief and clear way of identifying each article. Notice the following points:

1. Each item should be given a separate line.
2. The name of each article should be capitalized, but not the amount, quantity, and the like.
3. No punctuation is needed at the ends of the lines.

### Directions for Shipping

Whenever there can be reasonable doubt as to the best way to ship the goods, directions for shipment should be included in the buyer's letter. As a matter of fact, many firms have an expert shipper, whose business it is to know the best way in which to ship any particular consignment. The buyer, however, may have special reasons for wishing to receive his goods by freight, express, mail, or some other particular way, and he should then state his wishes definitely. The carrier (that is, the railroad or other transportation company),

## LETTERS ORDERING GOODS

1932 Commercial St.  
Atlanta, Ga.  
March 15, 19—

Smith, Clark & Co.  
New Orleans, La.

Gentlemen:

Please ship us at once by freight:

100 bbl. Roller Process Flour  
10 bbl. Porto Rico Molasses  
15 bbl. New Orleans Molasses  
25 bags O. K. Oatmeal  
15 bbl. Fine Granulated Sugar  
2 bbl. Brown C Sugar  
2 bbl. Golden Wheat Starch  
20 chests Orange Pekoe Tea

The above are to be billed to us in accordance with the prices and terms quoted in your letter of March 10.

Yours truly,

Jordan, Dutton & Co.

*J. F. B.*

B-C

Wellington, Kans.  
August 5, 19—

T. F. Roach & Co.  
Ottawa, Kans.

Gentlemen:

Please send me the following articles by express and charge to my account:

5 lb. Rio Coffee, 35¢	\$1.75
½ bbl. Pearson's Best Flour, \$14.50	7.25
1 Fireless Cooker #15, mfd. by Kinne & Co.	16.00
1 "Cold Blast" Lantern, size 3	1.20

Yours truly,

*Robert Ryan*

R-C



whether named or not, is liable for goods committed to its care. The seller, however, is liable for damages due to improper packing.

The following expressions, copied from actual letters, will give some idea of how to state directions for shipment :

1. Please ship goods by cheapest route.
2. Please make shipment through Earle and Grew's Express Co.
3. Please have the goods sent by the Soo line, fast freight.
4. Please send the goods by Adams Express, with insurance for full value.
5. Please forward by parcel post.
6. The South Shore Electric Express Company will deliver these goods at my door.
7. These goods should be delivered to the Lake Transportation Company, Rand's Wharf.

### Provision for Payment

It is natural that before a seller ships out goods ordered by letter he should wish to be assured of the method by which he is to be paid for them. Reference to arrangements for payment which will be satisfactory to the seller should therefore form a part of the buyer's letter ordering goods. Usually the buyer knows whether the seller will expect him to make payment in full before the goods are shipped, or whether arrangements for "part payment," "C. O. D.," "subject to approval," or "charge account" will be acceptable to the seller. If the buyer intends to make payment in advance, his letter should state the form in which the money is remitted and the amount of the remittance.

Forms like the following are sometimes used in making remittances or provision for payment :

I inclose a check on the Trenton City Bank for \$18.50, which includes cost of collection.

You will find inclosed a draft for \$350 on the Meridian Trust Company, indorsed in your favor.

# The Buying Letter

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I have inclosed an American Railway Express money order for \$32, which includes express charges.

Please ship the goods by freight, f. o. b., on sixty days' credit. We refer you to the City National Bank of Conway and to our rating in Bradstreet's.

## MODEL FORM OF A LETTER INCLUDING PROVISION FOR PAYMENT

29 Bow St.  
Cincinnati  
January 1, 19--

Park, Smith and Company  
Grand Rapids  
Michigan

Gentlemen:

Please ship via fast freight the following goods, subject to your best cash discount:

4	#3116	Antique Card Tables
12	#635	Brass Bedsteads
3	#59A	Cheval Glasses
6	#3016	Fancy Rockers
2	#835	Music Cabinets
2	#1396	Oak Sideboards
3	#1896	Oak Dining Tables
18	#3192	" " Chairs
9	#876	Woven Wire Springs

I am permitted to refer you to the Second National Bank of Cincinnati as to my business standing and am prepared to remit on receipt of your invoice.

Yours truly,

*Thomas Davis*

TD-PD

*Exercise 286*

Write a letter ordering one of the articles described on page 296; a post-office money order is inclosed in payment.

*Exercise 287*

Write a letter asking for more information about one of the articles described on page 296.

*Exercise 288*

Write a letter ordering a duplicate of something that you now own — a book, fountain pen, chair, or the like.

*Exercise 289*

Analyze the letter at the top of page 299 before your class, showing how it does or does not conform to what you regard as an ideal letter of its kind.

*Exercise 290*

Write the following letter :

April 5, 19—. D. A. Macrady, Kirby, N.Y., orders of George P. Morris, 152 Central St., Albany, N.Y., 1 pr. men's shoes, No. 6, "Redford," style 4, \$5.50; 1 bbl. flour, "Creedon," \$7.50; 10 lb. rice, \$0.70; 1 cask kerosene oil, \$8. Shoes are to be sent by express, remainder of order by freight. Payment by personal check on First National Bank of Troy, N.Y.

*Exercise 291*

F. K. Livingstone, Gardner, Wis., on June 6, 19—, sends the following order to M. R. Hovey & Co., West Allis, Wis. :

6 doz. No. 672 ladies' white canvas outing shoes at \$50 a doz.; 5 couch hammocks, khaki-colored, same as order of May 29, 19—. Charge account 30 days. Goods to be sent by express.

Write this letter and say that it duplicates a previous order which has apparently gone astray.

## Exercise 292

Write a buying letter, complete in all details, in answer to the following circular notice.

Order all or any of the goods specified.

Check your letter according to directions given in this chapter to see that no important statement is omitted.

### NOTICE OF A SALE OF LEATHER GOODS

<i>Men's Belts</i>	
A Limited Quantity in English Oxhide (Tan and Black) from a Discontinued Line. We Give You the Benefit	
<i>Black or Tan Leather</i>	
With Brass Buckle . . . . .	\$2.00
<i>Black Tubular Calfskin</i>	
With Gun Metal Buckle . . . . .	2.25
Same in Pigskin . . . . .	2.50
<i>Solid Pigskin</i>	
Leather Covered Buckle . . . . .	4.00
<i>Black Seal Goat</i>	
Double and Stitched, with Solid Nickel Buckle . .	4.00
<b>WINSHIP LEATHER STORE</b>	
71 Broadway, Harrisburg, Pa.	

## Subscriptions

In subscribing for a newspaper or magazine it is best to state specifically (1) the amount of money inclosed; (2) when the subscription is to begin; (3) how long it is to run.

643 West Sixty-third St.  
Philadelphia, Pa.  
December 1, 19—

The Curtis Publishing Company  
Independence Square  
Philadelphia, Pa.

Gentlemen:

You will find inclosed an express money order for one dollar, for which please send the Ladies' Home Journal to my address for one year, beginning with the first issue of January, 19—.

Yours truly,

(Miss) Lillie F. Simmonds

### Exercise 293

**A.** Subscribe for one year to *Harper's Magazine*, \$4; publishers, Harper & Brothers, New York City.

**B.** Renew your subscription to the *American Boy*, \$2 a year; publishers, The American Boy, 550 Lafayette Blvd., Detroit, Michigan.

**C.** Write a letter to the publisher of a local newspaper, asking him to send his paper to your summer home for two months.

**D.** Write a letter to The Atlantic Monthly Company, 8 Arlington St., Boston, Mass., publishers of the *Atlantic Monthly*. Ask them to change your address as a subscriber to that magazine.

NOTE 1. In asking a publisher to change your address, give the old address as well as the new.

NOTE 2. If the writer does not mention the issue with which his subscription is to begin, the publisher usually sends the next month's issue.

### Exercise 294

**A.** Write a letter ordering six articles from a grocery store, a hardware store, or a department store. Ask to have goods charged to your account.

**B.** Write a letter to a farmer in a neighboring town, asking him to send you C. O. D. one bushel of apples (mention

variety) at the price quoted in his advertisement in a local paper.

C. Write to a mail-order house in Chicago, and ask to have sent to you by parcel post a pair of shoes listed in their catalogue. Mention catalogue number and give size of shoes wanted. Inclose money order.

### Exercise 295

Write a letter giving a cash order for one of the articles described below. Without destroying its clearness, see how concise you can make your identification of the article you wish.

TAFFETA RIBBON REMNANTS —  $4\frac{1}{2}$  inches wide, all silk, from 2 to 10 yards in length; colors, pink, white, cream, maize, navy, old rose, royal blue, reseda, brown, gray. Price, 20¢ a yard. Lipson Company, 57 Arch St., Chicago, Ill.

THE ONLY SELF-THUMBING REEL MADE — \$6; New Model F with jewel caps — \$7.50. 2 inches high. Pillars,  $1\frac{7}{8}$  inches. 4-multiple; sliding click and drag. Inside the spool is a simple device that thumbs the reel mechanically, centrifugally provides a slight pressure (reduced to nothing as the bait slows down), and controls the speed more evenly than any thumb can do it. Everite Reel Co., Washington, Ind.

### PROBLEMS

35. Secure from a magazine advertisement or a catalogue a description of some article and the name and address of the seller, and write a buyer's letter for the article.

36. Most stores will take back or exchange almost any article bought from them. Be prepared to explain in class how this practice can be reconciled with the statement on pages 294-295 about *Caveat emptor*.



**The Sales Letter goes to All**

## CHAPTER XI

### Selling and the Selling Letter

#### Salesmanship

In a broad sense, anybody who sells is a salesman. The grocery clerk who fills your order for a dozen eggs, the ticket agent who passes you out a railway ticket, and the gasoline attendant who fills up your automobile tank are all salesmen in that they help to complete a purchase. Strictly speaking, however, they may as well be called delivery clerks. You knew what you wanted, asked for it, and they simply filled your orders. No real salesmanship entered into the transactions.

It is true, of course, that while those persons have not really *sold* anything, they may have promoted future sales by the manner in which they met your requests. Their courtesy and efficiency might have so favorably impressed you that you would be inclined to call again when you needed anything they were likely to have.

But *salesmanship*, as we are considering it in this chapter, refers to conscious efforts on the part of the seller to induce a prospective buyer to purchase something that he had not previously thought of buying, or which he had not really decided to buy even if he had thought of it favorably.

#### Types of Salesmanship

Obviously there are two rather distinct types of salesmanship corresponding to *oral* expression and *written* expression. The two types are well illustrated respectively by the so-called sales talk and the sales letter.



Oral salesmanship is, of course, not limited to sales talks, often carefully prepared beforehand, for it may be truly said that every time a salesman speaks he may directly or indirectly help or hurt his sales. Indeed, the impromptu remarks of a competent clerk often prove to be the most effective kind of sales promotion. (For further discussion of the sales talk, see pages 197-199.)

It is also true that written language designed to further sales appears under many other forms than that of the sales letter. You may think of the printed advertisement as a vast and varied form of sales promotion.

### **Division of Sales Letters**

Sales letters naturally are divided into two significant types: (1) the personal letter, (2) the impersonal letter or circular.

The personal letter scarcely requires definition. It is one of the oldest forms of written communication, and is about as near as written expression can come to talk or conversation. Because of its intimate character it has ability to attract attention and otherwise to receive consideration that probably no other form of written communication can hope to equal. The impersonal letter is discussed at length later in this chapter.

The sales letter of whatever type is one of the most flexible forms of written communication. It may be one that will appeal to widely different individuals and classes of people, or it may be of interest to comparatively few. A letter in regard to foods is an example of the first type, for we are all interested in food. A letter designed to interest possible purchasers of a Diesel engine is of the second type, for such purchases are relatively few in number.

Other examples of sales letters that may have a wide or a limited appeal are those written: (1) by a photographer to members of a graduating class; (2) by an investment house

to savings banks, insurance companies, and to individuals who are in the habit of investing surplus funds; (3) by a private school to prospective students; (4) by a candidate for political office to the voters of his district or state; and (5) by a seller of fuel to home and office-building owners.

### *Exercise 296*

Make a list of six sales letters: (1) three that would have a wide appeal; (2) three that would have a limited appeal.

### **Essential Qualities**

But all forms of expression consciously designed to make a sale or to lead up to one are distinguished by some and usually all of the following features. They will

1. Attract attention
2. Hold interest
3. Create desire
4. Induce action

These characteristics may not all be readily discovered at a glance, but in some form or other they are in every good sales letter.

With these facts in mind we may now consider in detail the essential qualities of the sales letter just mentioned.

### **Attracting Attention by Form**

The power that a letter has to command attention depends to a considerable extent upon its form. A letter which is incorrect in matters of form, careless, or bizarre might well attract attention of a sort, but would probably not be read. To attract *favorable* attention and encourage the recipient to read it, a letter should be both attractive and correct in form.

If a sales letter is sent to a person who is already definitely seeking a purchase, it may gain his attention even though it

is not in attractive form. But the appearance of a letter, like that of a person, is important; and the more pleasing it is, the more successful the letter is likely to be. Of course, *pleasing* does not mean pretty or overnice. It means in letters just about what it means in dress — a careful regard for current conventions, with avoidance of anything not considered good manners. If you wonder what difference it makes how your letter is typed, what kind of heading is used, or whether the body is centered on the page or not, you might find the answer in asking if it is likely to make any difference, when you are applying for a position, whether your hair is properly combed or your shoes polished, and whether you stand erect or slouch with rounded shoulders before your prospective employer.

### *Exercise 297 · Oral*

Be prepared to discuss the letters on pages 324–329 from the point of view of form. Decide which letter has the best form and which the poorest. Point out definitely the errors in form, and show how they may be removed.

### **Attracting Attention by a Good Beginning**

Helpful as form may be in attracting a reader's notice, something more than that is needed if a letter is to attract serious attention. There must be something about the beginning of the letter that will encourage one to read on. It is, of course, not possible to suggest rules which will apply to all beginnings, for these should differ according to the type of person who is expected to read the letter, and the subject about which the letter is written. But it is to be remembered, for example, that most people dislike unwarranted familiarity. On the other hand they do appreciate sincerity. Then, too, the average person is likely to be interested when he is himself the center of attention.

Amateurs are likely to think that the last remark means largely the use of the pronoun *you* rather than *I* or *we*. But the *you* attitude is deeper than that; it means "putting yourself in his place," thinking of the other person and his interests rather than of your own. You are interested in yourself. Others are interested in themselves. We have all heard of the man who earned a wonderful reputation as a likable member of a club by listening to other people's stories with an interested appearance but seldom saying anything himself.

We are building a very efficient sidehill plow. We have been working for years to perfect it.

Such a statement shows the writer to be wrapped up in himself and in his own schemes. It would have been better if he had said something like this:

You know all about the troubles of sidehill plowing. Do you know that we have perfected a sidehill plow that makes such plowing easy?

The following beginnings have the *you* point of view:

1. Is the suit which we sold you three weeks ago wearing well?
2. You cannot bequeath to your family your ability to earn money.
3. I have some first-class mortgages to offer in the city of Akron. (Akron is the home of the person to whom the letter is being sent.)
4. To hear from you again is a great pleasure.

Other beginnings that have been found successful are —

The rhetorical question, which is designed to force an answer into the mind of the reader:

1. Why do you continue to sift ashes when you can install a Durco oil-burner in your furnace?
2. Shall you be punching a time clock when you are sixty-five years of age?

A fact which is likely to strike one with tremendous force when stated clearly:

1. You spend one third of your life in bed. Did you ever . . . ?
2. Bank interest made Franklin's \$1000 into \$100,000 cash for the city of Boston.

A statement with a particularly personal application :

An insurance policy for \$4000 would guarantee your home free and clear to your wife and family if you should die tonight.

A statement associated in the reader's mind with something of financial value :

The city of Denver announces an early offering of short-term bonds.

### Bad Beginnings

A circular letter which begins *Dear Friend* or a letter which begins with such a statement as "I have a personal desire to know what you will think of our new Rapid Calculator" is not likely to ring true. *It is lacking in sincerity.*

Dear Sir :

Stop! This is your last chance! Death, misfortune, disaster, are crowding your big opportunity to the wall! The end will soon be told!

Certainly, if anyone took that seriously, he would expect to hear something important ; but, in the letter from which this is quoted, attention was called to the fact that a certain oil stock would advance at midnight on April 18 from fifteen cents to twenty cents. *This is an overemphatic beginning.* It makes what follows an anticlimax.

### Exercise 298 • Oral or Written

Be ready to comment on the following beginnings of letters as being good, fair, or poor, giving reasons for your answers.

Rewrite any of the beginnings that you think you can improve.

1. "Is your community rich in historic interest?" (Taken from a circular letter advertising a folk play.)
2. "If you are red-blooded, if you are ambitious, if you are a Man's man, you will be as keenly interested in this letter as though it were written on \$20.00 bills." (Taken from a circular letter advertising a school of wrestling.)
3. "Mr. Progressive Dealer :  
"Dear Sir :  
"It was the night before Christmas, and all through the trade every dealer had visions of the profits he had made." (From a circular letter to retail dealers advising them to buy electrical appliances.)
4. "We have found that a great many of the repairs that are necessary to make on an automobile are due directly or indirectly to lack of proper lubrication of a motor car, and we appreciate that it is not only beneficial to the owner of the motor car, but also to this Company, in seeing that your Raynes receives a thorough lubrication at regular intervals." (From a circular letter set up as a personal letter advising automobile-owners to have their cars lubricated.)
5. "I have just finished a suit for one of your colleagues, Professor Carter of Craigie." (From a circular letter set up as a personal letter and sent out by a tailor.)
6. "Since writing you a few weeks ago, we have decided that the price of our famous LENOX TRAVELING BAG (used by Senator Poindexter, Admiral Couden, and scores of other noted men) must be advanced." (From a circular letter sent to a select group for the purpose of selling them, "Direct to you by parcel post," a traveling bag.)
7. "Will you try one of my sugar-cured hams if I place it right on your table without cost to you and without the slightest obligation on your part?"
8. "Automatic refrigeration is the latest achievement of science."

### Holding Interest

Interest is the very heart of the sales letter. When the reader's interest lags, he is likely to read no further. Of course, if he is already in a mood to buy, and the writer of the letter knows this, no special effort may be necessary to

hold his attention. Usually, however, his interest must be both aroused and held.

The methods of attracting attention and holding interest are so various that no single rule or set of rules is an absolute guide. However, although what may appeal to one reader may be of no interest to another, there are a few general suggestions that a sales-letter writer should bear in mind. For example, he should consider

1. *Emotion.* Appeal may be made to the love of home, desire for security, love of the beautiful, or to any of the numberless emotions and feelings that help to inspire and direct our lives. Such an appeal is likely to stir the reader's imagination and hold his interest. (See exercise 299 A below.)

2. *Specific expressions.* "Facts are stubborn things," says an old proverb; "Figures don't lie," says another. Often a plain, straightforward statement of the actual facts, with figures to prove the statement, if the circumstances warrant, is an extremely forceful way of presenting an idea. For example, in offering a summer cottage for rent, simple facts like the following are often the best argument: "hot and cold water in every bedroom," "only a stone's throw from a white sand beach," "\$400 for the season or \$250 a month."

3. *Vivid expressions.* Colorful words, apt comparisons, and figures of speech help to quicken a reader's imagination. Examples are: "any tire may go flat, but Reliable Tires never explode," "enjoy the downy softness of Ezy Spring Mattresses," "sun-ripened tomatoes."

4. *Testimonials and expert opinions.* Because testimonials are easily collected or, in some cases, given in exchange for a consideration, their value is somewhat discounted, but an obviously sincere statement regarding the value of an article by somebody who has used it is entitled to weight. If the opinion is that of an expert in the matter, the statement is entitled to even more consideration. A testimonial that is also the opinion of an expert appears in the following statement: "For ten years I have been using Beekman's Mayonnaise as a salad dressing because I consider it the best on the market." The statement is signed by the head chef in a famous hotel.

5. *Variety.* Interest is well defined as a series of attentions. Vary appeals, shift the point of view, use novelty, don't harp continually on one string. The following extracts are taken from a circular letter designed to sell a portfolio of good sales letters: "this is the tenth in the series of our portfolios," "each portfolio requires a larger edition than the preceding one," "two of our field representatives are constantly interviewing business firms in a search for better letters," "More than a thousand schools and colleges and double that number of American business firms buy and use our portfolios."

To the above suggestions for holding interest must be added *sincerity*, perhaps the most important of all, but it is much easier to insist that a letter must be sincere than to explain exactly how sincerity may be expressed so that it is evident. We may, however, be sure that misstatements, bluff, and any attempt to deceive the reader are sure to lead to insincerity. "Out of the abundance of the heart the mouth speaketh." If you try to sell to a prospect only such things as he really wants or needs, you are likely to write the truth, and truth is the essence of sincerity.

### **Exercise 299 • Oral**

**A.** From magazines, newspapers, or other sources of advertisements, select six specific appeals to the emotions or feelings. Be ready to explain just what the appeals are.

**B.** Make the following statements more specific:

1. The house is offered at a very reasonable price.
2. We are prepared to pay the right man a good salary.
3. I will send you a final answer shortly.

**C.** Bring to class a good example of (1) an effective testimonial, (2) an expert opinion. Examples are likely to be found in certain types of advertising.

**D.** Select a book that you have enjoyed reading or studying and give five reasons why you think it worth recom-



mending to your classmates. (If you prefer, you may select any specific kind of merchandise in which you have a genuine interest.)

### Creating Desire

If by the use of appropriate words the writer of a sales letter can appeal to a man's wants or cause him to feel new wants, he has gone a long way in accomplishing his ultimate purpose. The sales letter should make the reader conscious of wanting the thing offered for sale. In order to do this the letter-writer must aim to present the article from a point of view that will interest the buyer. If the prospective buyer of an automobile is thinking about distinction in appearance rather than durability, the writer should stress appearance.

Many people purchase shoes for appearance and style rather than for comfort, but there are those to whom comfort comes before looks. In a letter about shoes, therefore, the writer should not forget to appeal to the desire for comfort as well as to the desire for attractive appearance.

We should remember, however, that sales letters must often take a long look ahead; that is, they may attempt to create desire, but not one that will lead to immediate action. Rather, over a period of weeks or months they may cultivate good will and arouse interest very gradually. At the end of the period they will, if they have been effective, have created desire and will lead to action by the prospective customer.

The publishers of an intellectual magazine, for example, began their selling campaign by sending to a carefully selected list of professional men and women a sample issue of the magazine, accompanied by a straightforward letter which merely set forth the aims of the magazine. They did not expect to receive many subscriptions immediately; the people on their list were, they realized, thoughtful men and women, not given to making impulsive decisions or susceptible to high-pressure selling letters. The next month, a second

copy of the magazine was sent, accompanied by a second letter, this one pointing out one of the feature articles in the current issue of the magazine. And so the campaign continued for six months. The direct and restrained tone of the letters and the concrete information in regard to the magazine that the letters supplied, coupled with issues of the magazine itself, sold it to many on the mailing list.

### Inducing Action

The prime object of the sales letter is to lead to action, but before a man can act he must form a judgment — make up his mind. The object of salesmanship is to induce a buyer to make up his mind. You cannot be said to practice salesmanship when a man who walks into your store asks you for five pounds of tenpenny nails, and you see that he gets them. He had already sold them to himself. The task of a real salesman is to convince the prospective purchaser of his need for an article and get him to buy it.

There are two methods of getting the buyer to act, and both are usually employed in a sales argument. By the first method *appeal is made to the buyer's logical faculty*. For example, to a commuter who is thinking of buying a car some such argument as this might be advanced: "It will pay you, Mr. Jones, to buy this car for the sake of your pocketbook. It probably costs you at least \$30 a month for car fares, not to mention an equal or larger amount spent on taxis. In addition, as a real-estate man you are unable to visit without loss of time a great many of the persons whom you should see." Continuing in such a strain, the seller might prove almost mathematically that it would pay the prospective buyer to purchase the car. This is appealing to the logical faculty.

On the other hand, the attention of the commuter might be drawn to the beauty of the car. He can be led to imagine himself speeding along the boulevard with his family in a

luxurious car. All this appeals to the man's justifiable pride in his family and his station in life. It is the *persuasive appeal* — an appeal to the emotions that is sometimes extremely hard to analyze, but is always tremendously powerful.

Here a word is in place about the oft-quoted advice to a salesman to let the prospect *sell to himself*. There is an important truth implied in the suggestion, for in the end any legitimate sale must satisfy the customer. The effective sales letter may be thought of as simply presenting the evidence to the reader. He looks it over and, finding it convincing, acts as it suggests and "signs on the dotted line."

### *Exercise 300*

In a sentence or two present a logical appeal that might be made for each of the following articles by the person trying to sell it:

1. An adding machine.
2. A lawn-mower.
3. A winter's supply of coal.
4. A fur coat for a woman.

### *Exercise 301*

In a sentence or two present a persuasive appeal that might be made for each of the products mentioned in Exercise 300.

### *Exercise 302*

Make a list of as many methods of securing action by means of a sales letter as you can.

### *Exercise 303*

Study the extracts from actual sales letters given below, and decide what is the outstanding sales approach in each letter. Prepare a form like that shown on page 321, to record the results of your analysis. For every letter place a check

Sales Approach	Number of Letter				
	1	2	3	4	5
Logical . . . . .					
Emotional . . . . .					
Appeal to pleasure motive . . . . .					
Appeal to pride motive . . . . .					
Appeal to profit motive . . . . .					
Appeal to curiosity . . . . .					
Appeal to convenience . . . . .					
Appeal through testimonial . . . . .					
Positive appeal . . . . .					
Negative appeal . . . . .					

mark in the column opposite "Logical" or "Emotional," and also a check mark opposite the appropriate "appeal."

1. "Would you accept a new, crisp two-dollar bill if it were offered you? Such is the offer we make you. According to the old adage, "A dollar saved is a dollar earned." *Farm Owners' Magazine* sells for 35 cents a copy. We do not ask you to go to the news stand and buy copies for several months to see if you like it. Instead we agree to send you this wonderful magazine on trial for ten months for \$1.50 — ten wonderful issues that would cost you \$3.50 at any news stand. . . ."

2. "In a man of your standing, the offer of a necktie for \$1.00 might not arouse any interest.

"You are probably accustomed to pay \$1.50 to \$3.00 each to get the heavy material, the distinctive patterns, and the shape-retaining qualities you want in your neckwear.

"But if I told you that I have \$1.00 ties with all these qualities . . ."

3. "You are cordially invited to visit our new Friendly Food Shop at 156 New Amsterdam Avenue, Livermore.

"Of course you are well acquainted with the famous Superba cakes, and through this . . ."

4. "As a lover of good books you will be delighted to hear about our latest single-volume edition, which will soon be announced to the general public. It is . . ."
5. "'If I had the choice of every food and delicacy in the world, my first choice would be your Old Virginia Ham.'  
"So writes one of our patrons from Paris who . . ."
6. "We are offering a personal service to women of refinement and taste in helping them to select those intimate details of wearing apparel that constitute a large part of the personality of well-dressed women today."
7. "Haven't you often wished for a store where you could shop in a leisurely and comfortable manner?  
"When planning our uptown store, we selected an easily accessible location, 492 Morrill Street, just east of Central Square, a broad two-way street where traffic congestion is practically unknown.  
"You will find a great variety of . . ."
8. "It has been some time since we have filled an order for your Pipe Smoking Tobacco Blend A 2383, which leads us to wonder if perhaps this blend was not to your liking.  
"As it is the aim of the blender to attain just the proper balance to suit each individual taste, we are writing to ascertain if you have any criticism to make of the blend now on file in your name.  
"Of course you realize . . ."

## Endings

A sales letter which is interesting throughout and yet leaves the reader with a bewildered or vague feeling at the end, as though he would like to do something but did not know what, is a poor sales letter. The following endings have the advantage of being definite:

1. *Making action easy.* "Just place your name and address on the order blank found on the inside back cover of the pamphlet, mail it to us, and you will get the first lessons by return mail."
2. *Offering personal help.* "And now turn to the folder. When you have read it, get in touch with the Parkman Bureau, Beach 460. It will be a pleasure to go into more details with you."

3. *Requesting immediate action.* "Make out your check now to the order of Ethel M. Middleton, Treasurer, 126 Grosvenor Avenue, Brighton."

4. *Setting a limit for the offer.* "This offer expires on October 1. Our new stock will have to be ordered at the current high prices, and you will save money by ordering before October 1."

5. *Offering a premium for immediate action.* "Remember that if you order a set of our encyclopedias now, you will receive free of charge our specially designed bookcase."

### Exercise 304 • Oral or Written

Be ready to comment on the following endings of letters as being good, fair, or poor, giving reasons for your answers.

Rewrite any of the endings that you think you can improve.

1. "We are now preparing our samples and hope to submit this complete line, consisting of six hundred styles, during April. Our salesman will call upon you as soon as possible."
2. "I'm only one block away from you, the only tailor in our section. If you prefer, call me at Back Bay 5468, and I'll be mighty glad to drop in at the university and talk over good clothes with you."
3. "Use the inclosed addressed envelope, so that your request will come direct to my desk, and your copy will be sent to you by return mail."
4. "We should appreciate your order and can make prompt shipment."
5. "Your esteemed order will be appreciated; on receipt we will ship promptly."
6. "Should you favor us with this order, we are in a position to give you prompt service, and remain  

Yours truly,"
7. "By this time you must be wanting some more of our goods; so send us your order when remitting, and we shall be very glad to fill it on our usual terms."
8. "Let us send you specimens reproduced on your own stationery, and let the work speak for itself."

**Typical Letters**

We shall be in a better position to appreciate the nature of sales letters if we examine carefully the specimens which follow, on pages 324-329, to see to what extent they comply with the requirements of sales letters. These letters should be examined for form, typographical display, grammatical accuracy, and rhetorical effectiveness. Do some of these letters attract your attention more readily than others? Are the things or services offered for sale adequately described? Do the letters say too much or too little? Do they have the ring of sincerity? In a word, do they attract or repel you? Have they sold something to you?

**Exercise 305**

As an aid to rating the letters on pages 324-329, fill in a table similar to the one shown on page 330. List your preferences by number. For example, if Letter III is, in its appearance, your first choice, put III in the column headed "First Choice," opposite the first classification, "Appear-

**LETTER I**

Dear Housekeeper:

Apple pie! Oh, my! Also squash, lemon, and mince at the Goldenorust Bakery.

Why struggle in a heated kitchen to keep your family supplied with food when you can buy from us the most delicious, appetizing breads, cakes, and pastries at prices below the cost, to you, of materials?

Why not give yourself and your cookstove a rest by using Goldenorust products for a week?

Yours for good foods,

GOLDENCRUST BAKERY

## LETTER II

Dear Sir:

April 4, 19—

The trimmed hat is coming back. After years of untrimmed felt shapes, we again have hats of straw and fancy braids, trimmed with ribbons, veils, and even flowers. Every student in a millinery class will want to know how to make all these different kinds of ribbon trimmings and flower and fruit ornaments. Every home-maker who has the task of keeping her family supplied with attractive clothes will welcome suggestions for the care and renovation of the hats she may already have on hand. Both student and home-maker will be glad of help in selecting the hat that is most suitable to the person who is to wear it.

All these helps and many others are given in our new book, "Millinery Processes," by Charlotte White, Instructor in Millinery. Teachers using this book will find that the illustrations in it will not soon become antiquated. Miss White has purposely avoided the presentation and illustration of current styles and has devoted her textbook to the fundamental processes of millinery, which are independent of changing fashions.

We take pleasure in sending you a copy of this book for examination.

Very truly yours,

Otis and Company



## LETTER III

January 15, 19—

Dear Potential Customer:

If you've been waiting for the right time to give your home those needed repairs, don't wait any longer! Act now, and the work will cost you from 5% to 15% less than three months from now. We offer these reductions in order to keep our men busy at this season. Don't hesitate! Remodeling costs are lower now than they will be next summer. And it's too good an opportunity to last much longer.

Yours for a remodeled home.

APEX LUMBER AND BUILDING COMPANY

## LETTER IV

April 30, 19—

Dear Madam:

We hereby beg leave to call to your attention the great benefits to be derived from using our Quixo Klenser. It will, we feel confident, help to solve your trying cleaning problems, problems which loom large to the average housekeeper today. Will you not try the sample which is waiting for you at your grocer's and be good enough to favor us with a note telling us whether or not it has won your approval, and if not, why not? We should appreciate this courtesy very much and thank you for it in advance.

Sincerely yours,

QUIXO KLENSER COMPANY

K

## LETTER V

March 1, 19—

My dear Mrs. Thurston:

It is true that we have never met, but I am confidently hoping that in the near future I shall have the pleasure of addressing you in person. My spring collection of chapeaux for discriminating ladies has arrived, and it is so exciting that you really must drop in to see it. Do try to come soon, before the best models have been disposed of. I never have more than two of any one model, you see.

I do hope, my dear Mrs. Thurston, that I shall be favored by a visit from you, for I know that if you once enter my dear little shop you will not be able to leave without at least one of my distingué hats in your hand.

Very sincerely yours,

MADAME CELESTINE, MODISTE

RMC/L

## LETTER VI

December 10, 19—

Dear Sir or Madam:

Do you drink orange juice every morning? Of course you do. And do you waste time and utter curses every time you extract it? Very likely.

Now we have just perfected a juice-extractor which operates quickly and easily, gets out all the juice, keeps out all the pulp and seeds, is easy to clean, and above all — costs very little.

So confident are we that you will wish to purchase our JOOSER that we will gladly send you one for ten days' free trial. If you are not completely satisfied with it, return it at our expense. If you like it as we know you will, just send us the money. Fill out the inclosed post card and drop it into the mail box today!

Cordially yours,

JOOSER CORPORATION

## LETTER VII

May 1, 19—

Dear Sir:

Believing that I have the goods you want, a catalogue is inclosed herewith which, if you will examine it, you will see shows all the latest models of athletic equipment. Won't you please give me a chance to sell to you?

Truly yours,

SAM HOUSEN, WHOLESALE EQUIPMENT

## LETTER VIII

February 14, 19—

Dear Sir:

We are about to offer for sale a group of unusually choice building lots in the exclusive Cherry Brook section east of the city. This land has unexpectedly come into the market, and we have been fortunate enough to have the privilege of managing its sale.

As you know, this land is the most desirable anywhere within ten miles of the city. It is high; it is therefore clean and airy; it has an unrivaled view. We are planning to make of it the most select and exclusive residential district anywhere in this region. No lot will be smaller than two acres, and no house may be built which will cost less than \$20,000 and the plans for which do not have the approval of the Associates.

We feel that this is an opportunity that may not come again for many years, and we bring it to your attention since we feel you will be interested. We shall be very glad to have one of our men call to explain the details, to show you how we plan to develop the property, and to drive you out to see it.

Very truly yours,

BURNS AND BURNS

## LETTER IX

April 10, 19—

Dear Mrs. Atkins:

We have just received a group of afternoon dresses which I think you would be interested in seeing. They include a few in that wistaria shade which you like to wear, and are a size that would fit you perfectly. I really think it would be worth your while to come in as soon as you conveniently can, and I shall try to put to one side the two or three dresses which I think would suit you best.

Very truly yours,

*Mary Little*

to Mrs. H. W. Atkins  
13 Alden Street  
WL/ERK

FOSS AND EDWARDS

ance." If Letter I is your fourth choice, put I in the column headed "Fourth Choice."

In rating these letters you should be governed by the following considerations:

1. *Appearance.* Is the set-up of the letter, including margins, spacing, and general display, attractive and pleasing?

2. *Beginning.* Do the salutation and opening sentence catch your attention? Are they appropriate?

3. *Ending.* Do the closing sentence, the final paragraph, and the complimentary close strengthen the letter? Are they in good taste? Does the ending encourage the reader to react definitely to the message?

4. *Correctness.* Is the letter grammatically correct? Is it rhetorically correct; that is, does it comply with the laws of unity, coherence, emphasis, and euphony?

5. *Tone.* Is it sincere, flippant, too familiar, too dignified, or too formal?

6. *Interest.* Do you read it because you like to or because you must?

7. *Conviction.* Is the appeal so strong that you would like to purchase the commodity or service described?

Your choices should be made in the light of the standards given below and such other general impressions as you have.

Classification	First Choice	Second Choice	Third Choice	Fourth Choice
1. Appearance . . .				
2. Beginning . .				
3. Ending . . . .				
4. Correctness . . .				
5. Tone . . . . .				
6. Interest . . .				
7. Conviction . . .				

### Exercise 306

*A.* In not more than three paragraphs summarize briefly but definitely the reasons which led you to express a preference for the letter rated as your first choice.

*B.* Mention the letter which you regard as the poorest of all those reproduced on pages 324-329, and state briefly why you so regard it.

### Exercise 307

*A.* It is probable that no one of the letters reproduced on pages 324-329 is as good as you think it might be, — that it lacks something in interest, coherence, or the like. Rewrite the letter of your first choice, improving it as much as possible. At the bottom of your letter state just what you have tried to do in the way of improvement.

*B.* Rewrite the letter which you regard as the poorest. Improve it as much as you can.

### The Sales Letter Addressed to a Personal Acquaintance

A strictly personal sales letter is likely to receive more serious attention than a circular letter, which will be de-

scribed below. But since the personal letter implies acquaintance with the person to whom it is sent, it naturally has a much smaller use. The sales letters which have been described on the preceding pages are generally sent broadcast to regular and prospective customers. Strictly personal letters are sent to those with whom the sender is well acquainted, but this number is necessarily small. An example of this is shown on page 333.

Another type might be described as semi-personal. This may precede or follow letters that are more personal or may supplement a circular letter or other advertising matter. For example, a bond salesman may wish to bring a certain form of investment to the attention of a few of his acquaintances in advance of a personal letter or an interview.

The two following letters are illustrations of this kind of correspondence:

March 15, 19—

Mr. George M. Burrill  
Wabun, Illinois

My dear Mr. Burrill:

All personal property in your possession on April first is taxable for the current year. Have you not on hand a little money that you would like to invest at this time in gilt-edge non-taxable stocks or bonds? We inclose a list of such. Please note that these securities yield a net return ranging from  $4\frac{1}{2}$  to 6 per cent, an unusually high rate for investments of this grade.

We have in our possession full information in regard to the securities which we have to offer. This we will gladly put at your disposal.

Please sign the inclosed card and return it to us in the accompanying stamped envelope if you wish one of our salesmen to call on you.

Yours truly,

Lee, Smith and Company

by *J. C. Lee*

*The* COLONIAL

JACKSON AT SUMNER, BANGOR, MAINE

May 2, 19--

My dear Mr. Stetson:

Much has been said about the lower prices of men's clothes.

All that we say is this:—The Colonial has a reputation of 76 years standing for value-giving. This year is no exception.

The Colonial was the first store in Bangor to lower its price range. We did more than that. We not only lowered the price, but produced a better suit at each price,—Parker and Peets suits included.

Our price range is now from \$22.50 to \$56; and if you'd care to, why not investigate the conveniences of our Weekly Payment Plan? There is no interest or carrying charge. It is just another service.

Yours very truly,

THE COLONIAL

*Ernest F. Loring*

President

EFL/GK

176 CONGRESS STREET, BOSTON

*New Bedford Mutual Life Insurance Company*

CHARLES H. JONES, SPECIAL AGENT

August 15, 19—

Mr. Elias M. Wesley  
Watertown, Mass.

Dear Wesley.

Your age will change on September 10. After that date life insurance will be rated at your age on your next birthday. Do you know that you can make a considerable saving by taking up the matter before September 10? After that date you will be rated at your next age, thirty.

Furthermore, in delaying action you even run a risk much greater than your chance of dying — the risk of becoming uninsurable. Life-insurance companies rejected, during the past year, one out of every nine applicants. This is eight times the death rate at the age of thirty.

Premiums may be paid annually, semiannually, or quarterly. If it is not convenient for you to pay any portion of the premium just now, I can easily arrange for you to have the benefit of insurance at your present age without immediate cash payment on your part.

While I consider the contract described in the inclosed circular as the one most likely to interest you, I shall be very glad to mail you information regarding other policies if you will return the inclosed card.

My long experience and close association with the Company are at your service.

Cordially yours,

*Charles H. Jones*

Special Agent

CHJ:MY



*Exercise 308*

Outline a letter offering for sale a bicycle (typewriter, automobile, force pump, or any machine or vehicle with which you are familiar). Following the general directions of your outline, write —

1. To a young man who would probably want terms.
2. To a person considerably older than yourself who would probably pay cash.
3. To a secondhand dealer.

*Exercise 309*

You have for sale ten boxes of apples. Write a suitable letter to each of the following, adapting it in each case to the individual. Describe your merchandise and name your price.

1. To a lady, offering her one box for home use.
2. To a boarding-house keeper, offering one box at a certain figure or five boxes at a lower rate.
3. To a grocer, offering the lot for a lump sum.

*Exercise 310*

You are leaving town and wish to sell the furniture in your room. Write sales letters to the following persons:

1. A young man who has just come to town, and who is likely to furnish a room, offering him the lot on terms.
2. A married man (or woman), offering an opportunity to select what is wanted. Terms cash.

**The Circular Sales Letter**

A circular sales letter is a form of advertising. In it the seller seeks to interest in the article for sale prospective buyers whom he does not know personally or to whom he has not the time to write personal letters.

The ineffectiveness of this kind of letter frequently lies in its impersonal character. The one who receives it probably feels that hundreds and perhaps thousands of persons have

received a similar letter. Few personal letters, known to be such, are passed unread; but thousands, probably millions, of circular letters find their way to the wastebasket after receiving barely a glance. A circular letter should be so written that it will receive at least a little of the attention accorded a personal letter.

For example, a circular letter may be addressed to a particular class of customers with whom the sender may claim a certain acquaintance — the "charge" customers of a firm, the subscribers to a former issue of stock, and so on. A circular letter addressed to such a class may differ much from one sent indiscriminately. It is generally assumed that the receiver will be somewhat pleased and interested if he is made to feel that he belongs to a special class with whom the writer believes it pays to correspond.

An extreme but sometimes effective type of circular letter may be cast in the form of a telegram.

## *West-Post Wiregram*

ANDREW AUSTIN PUBLISHING COMPANY

JAMES BOLTON, PRESIDENT

January 1, 19—

C. I. Brown  
Delaware, Ohio

A six-months' subscription to Daily News is yours for half price—three dollars. With a national campaign ahead, and with world-shaking events of daily occurrence, you cannot afford to be without this up-to-the-minute, reliable news sheet.

Fill out the blank on the back of this wiregram and return it to Daily News, 14 Main St., New York City.

You may pay for your subscription at any time within thirty days.

Paul Dorsey, Manager

The letters that follow are each addressed to a special group.

Dear Madam:

June 15, 19—

We desire to express our appreciation of the patronage you have accorded us and take pleasure in announcing our greatest sale.

Inclosed you will find a circular which will more fully explain the purpose of our great

THIRD OF A CENTURY SALE

We shall use every endeavor to conduct this sale in such a manner that you will be served promptly and without annoyance. We trust you may secure some of the exceptional values we shall offer during the week of June 24-29, 19—.

Very truly yours,

F. S. Bowditch Company

FSE/RPS

To Students:

Now that the vacation is approaching and you will be homeward bound, why not let Colman's Express Company handle your baggage?

This company maintains delivery service in most college towns, as it does here in Greenfield. We know from experience the kind of service that college students wish. A call on our office by telephone or otherwise will mean the prompt collection of your baggage and its delivery at your home address in the shortest possible time. The receipt that is given to you carries with it free insurance up to \$50.

### Specific Directions

Generally a circular letter should plainly indicate what the sender wishes the reader to do. If he is expected to mail an order, a blank form which he can fill out should be inclosed;

if it is desired that he should inquire further, he should be shown how to make inquiry easily; if the advertiser wishes the prospective customer to allow an agent to call, the customer should receive a card upon which is printed such a request for him to sign.

## CIRCULAR ANNOUNCEMENT

THE CONTINENTAL CLOTHING HOUSE  
100 Weston St., Milwaukee

*Special Inducements for Customers*

December 23, 19—

Dear Sir:

During the month of January we hold our ANNUAL REDUCTION SALE of Winter Overcoats, Men's Furnishing Goods, Hats, and Shoes.

We shall make radical reductions from regular prices that will show you a saving in many cases of from 25 to 50 per cent.

Thursday, December 26,  
Friday, December 27,

are set aside for you to make your selections before the sale is advertised in the newspapers, Saturday, December 28.

Our charge customers may take full advantage of this important January sale and have purchases charged to their account, the bill of which will not be rendered until February 1.

Yours very truly,

The Continental Clothing House

P.S. Please present this letter.

*Exercise 311*

Prepare for the F. G. Lyons Steel Foundry a letter to be sent to farmers, advertising the Lyons Steel Post. Use the following ideas or ideas similar to them:

Sufficient fire insurance and good fences provide a farmer with a *sense of security* that adds to his comfort. The winter

months destroy fences held up by wooden posts, and the farmer is required to build fences just when he needs his time for spring plowing. Digging post holes for wooden posts is hard work; steel posts can be driven into the ground with less effort. Steel posts stay where they are put, and they resist the ravages of weather and the deterioration caused by damp soil. Steel posts afford permanent security to the farmer at an average cost less than is required to build and maintain fences that are upheld by wooden posts.

### *Exercise 312*

Assume that you have been appointed business manager for your school magazine.

1. Prepare a circular letter to be distributed to the students. In preparing the letter consider the following suggestions:
  - a. Enlarge upon the necessity of school spirit.
  - b. Reconcile the purpose of the magazine with school spirit.
  - c. Discuss the specific advantages afforded individual students when the school magazine is successfully conducted.
  - d. Make a direct appeal to each student, asking him to do his part in helping the school magazine.
2. Prepare a circular letter to be mailed to the alumni. Consider the following suggestions:
  - a. Emphasize the "old days," the "old friends," the success of the individual to whom the letter is addressed.
  - b. Claim for your school credit for the proper preparation of its graduates to deserve success.
  - c. Enlarge upon the fact that your school is proud of its graduates.
  - d. Establish the fact that undergraduates depend upon graduates for inspiration and support.
  - e. Request subscriptions, advertisements, and donations that will help the magazine to continue as a publication devoted to the interests of graduates and undergraduates alike.

### *Exercise 313*

In a brief sentence state the purpose of the circular letter below. Rewrite the letter with a view to giving it a distinct

personal tone. Preserve as nearly as you can the original purpose of the letter, but otherwise make any changes you wish.

June 15, 19—

TO AGENTS AND BROKERS:

By stretching your imagination to the nth degree, you will behold above a rare picture of the "golf bug" at work — or at play—only he knows which!

His stance isn't good! We'll bet he hasn't any idea where the ball is going! This is an opportune time of year — why not sell him a Sports Liability policy at a cost of only \$12.50 for three years? He will then be free of the continual worry regarding the outcome if he, unfortunately, hits someone.

For only \$6.25 more he can also protect himself against claims for property damage. With this combined coverage he will be protected not only on the golf course, but also wherever or whenever he indulges in sports which do not involve the use of aircraft, automobiles, bicycles, boats, firearms, motorcycles, or animals.

To make the sale easier for you and to make you better known around the clubs, we can offer tees for this "golf bug" in attractive boxes, imprinted with your name and containing a sales folder similarly imprinted. Golf is an expensive game — and nothing comes free!

For \$11.00 you can secure 100 of these boxes of tees and pass them out to your golfing friends.

WE'LL FURNISH THE APPS — YOU GET THE ORDERS!

Yours very truly,

Charles P. Endicott

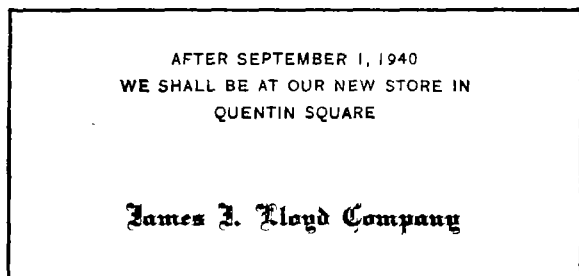
General Agent

CPE/SJD

### Miscellaneous Uses of the Circular Sales Letter

Besides its widespread use as a direct sales letter the circular sales letter is also frequently of service in making general announcements, such as change of location, dissolution

of partnership, change in rate of discount, introduction of a new line of goods, and the like; but in the end such letters are directly or indirectly designed for the purpose of all selling letters — to keep the seller and his goods in the mind of the possible buyer.



This announcement is really a kind of circular sales letter in the form of a card.

### *Exercise 314*

As representative of Jacob Walker and Sons, dealers in athletic and sporting goods, prepare a circular sales letter to be sent to managers of school athletic teams, asking them for their patronage. Hold out some special inducements, such as 10 per cent off to members of athletic associations or 5 per cent off on orders of \$15 or more.

### **The Follow-up Letter**

When the cumulative effect of two or more communications relating to the same subject is desired, *follow-up letters* are used. For example, a publisher may wish to call attention to a certain book. One letter in regard to this may go unheeded by the recipient; but if two or more letters are sent, his interest will probably be aroused.

In general the remarks that apply to original sales letters apply here, but as a rule each follow-up letter should be in

some way more emphatic than the one preceding it, should refer to and be a natural sequence to the preceding one, and yet should be self-explanatory and complete within itself.

Below are given illustrations of a first circular letter and two follow-up letters:

Dear Sir:

Never have more important problems faced this country than today. It is imperative that every man should become familiar with the economic, social, and political development of our country, and with the conditions which have determined that development. The current problems of the United States should be interpreted in the light of facts, both past and present.

To enable a busy man to familiarize himself with the conditions and problems suggested above, we have recently published "An American History," by Professor D. J. Maxwell, the eminent writer and historian.

Professor Maxwell has treated his subject broadly, fairly, and fearlessly, and with due regard to the present as well as to the past. Cause and effect are clearly shown.

This new work (600 pages) is bound in durable cloth and is fully and artistically illustrated with choice wood engravings and half-tone insets, and is amply supplied with superior maps.

If you wish to examine "An American History," please sign and return to us the inclosed card, and a copy of this book will be sent you, express paid. Price and terms are printed on the card.

Yours truly,

Brown and Company

Dear Sir:

Not having received from you a card in response to our letter of January 3, with reference to Professor Maxwell's "An American History," we venture to inclose an illustrated and descriptive pamphlet which will give you a good idea of the book.

The reader of "An American History" will be prepared for an understanding not only of the



## Modern Business English

periods of discovery and colonization, etc., but of the periods of reconstruction and the political and industrial development since the Civil War, and an intelligent appreciation of modern politics.

Please note the inclusion of a discussion of such subjects as

- The Importance of the Great West and its Development
- The Growth of Machine Politics
- Immigration
- Growth of "Big Business"
- Conservation of National Resources
- The Federal Reserve Bank
- America and the World War
- Farm Relief

We urge you to sign and return to us the inclosed card.

Yours truly,

Brown and Company

Dear Sir:

In the New York Sun, issue of January 20, 19—, there appeared the following review of Professor Maxwell's "An American History":

"The author and publishers are to be congratulated upon the appearance of this new history. It is a timely book and is enlivened by the clear, vigorous style so characteristic of Professor Maxwell. The Colonial Period and the Revolutionary War are finished and out of the way before one fourth of the book is consumed. At the close of the Civil War there is nearly one third of the book (200 pages) yet unused. From Bull Run to the fall of Richmond takes only thirty pages. This proportion is maintained. The Reconstruction Period, a subject full of possible controversy, is treated frankly, boldly, and fairly. The rest of the book is devoted to a discussion of present-day problems,— issues like railway regulation, control of trusts, conservation, direct legislation, and corruption in politics. America's part in the World War and subsequent problems are vigorously and clearly set forth. The reader is given a chance to think on live topics and to put the study of history to a practical use."

The Chicago Times, issue of February 1, contains the following:

"If Maxwell's 'An American History' is as widely read as it deserves to be, we shall have a democracy in fact as well as in name. This book has red blood in it."

We believe that a book deserving of such high praise is worthy of a place in the library of every American. Will you not show your interest in this book by mailing today the inclosed card? To do this will cost you nothing and will enable you to judge for yourself as to the merits of Maxwell's "An American History." For terms please read the inclosed card.

Yours truly,

Brown and Company

### *Exercise 315*

As representative for A. B. Groce and Company, prepare a circular letter with two follow-up letters in which you offer for sale (1) preferred stock of the Whittier Magazine Company at 100, 7% guaranteed, and (2) common stock of the same company at 84, paying the present year 5% on par (100). In your second letter state that since you first wrote, the magazine company has declared a common-stock half-yearly dividend on a  $5\frac{1}{2}\%$  basis. Say that you still have, however, a few shares of common stock at 84, although the price is certain to rise. In your third letter state that no preferred stock will be on the market after the sale of the lot which you hold, since the directors of the magazine company have voted that all future transfers must be made direct to the company or to present stockholders.

### *Exercise 316*

Prepare a circular letter and two follow-up letters, offering for sale house and bungalow lots with lake frontage. In your first letter describe these lots with some detail, stating your terms. In your second letter state that you have sold a certain number since first writing, mentioning at least one buyer of prominence. In your last letter offer special terms, giving as your reason that you wish to close out the property

quickly and keep within the restrictions to which you bound yourself, namely, to sell only to certain classes of persons.

***Exercise 317***

As a representative of your firm prepare a circular letter with one follow-up letter, in which you offer for sale something about which you have some first-hand knowledge. The following list may suggest something to you: a large dictionary, a popular encyclopedia, furniture sets on terms, "Ready-to-Build" houses, gasoline motor boats, automobiles, weather-proof paints, agricultural machines, electric refrigerators.

***Exercise 318***

A local tailor has agreed to pay you for two follow-up sales letters to be sent to the members of the graduating class of your school. He wishes to secure orders for young men's graduation suits. Write the letters.

***Exercise 319***

Write a three-letter series of sales letters to be sent to a general list of customers for the purpose of selling a set of the works of Mark Twain, Jack London, Charles Dickens, O. Henry, or Victor Hugo. Assume that a descriptive folder accompanies each letter, and also that the price of the set is \$22, which is to be paid as follows: \$2 with the order and the remainder in installments of \$4 each month.

***Miscellaneous Selling Letters***

Besides the sales letter itself, which originates in the seller's desire to let people know about what he has to sell, and which tries to describe his product or a service in such a way as to induce readers to buy it, there are various types of letters which deal with some aspect of selling. Many of these letters are written as direct or indirect results of the original sales letters.

### Replying to Letters of Inquiry

From the point of view of the seller his circular letter or other form of advertisement has been successful if it leads to inquiries from prospective buyers. A letter of inquiry gives the seller the opportunity to write directly to the inquirer, telling him more about what he has for sale. Of course, not all letters of inquiry are followed by sales. But the fact that a person has taken the trouble to write a letter asking for more information indicates that he is really interested; and if a sale does not result, the seller should remember that very likely he has left something undone.

1. The reply to a letter of inquiry must be clear. If the seller fails to answer the inquiries clearly, the sale is probably lost.

2. It must have a fixed point of view. The writer should put himself in the place of the questioner. His letter need not be one that anybody ought to understand, but *one that the inquirer will understand*.

3. It must be courteous. Every inquirer should be considered worth thoughtful attention. Small orders often precede larger ones.

#### LETTER OF INQUIRY

The Galveston Motor Company Galveston, Texas	Houston, Texas May 15, 19—
Gentlemen:	
I have been favorably impressed by your advertisement, in the Texas Courier, of a Locomobile and should like to know whether you would allow my chauffeur to bring the car over here next Saturday on an experimental run. I do not drive a car myself, but should like to see your machine.	
You do not mention terms. Is \$1500 your best cash price?	
Yours truly,	
AAC/T	<i>A. A. Clement</i>

Conciseness is desirable, but in an answer to a letter of inquiry no necessary detail of explanation should be omitted.

*Exercise 320*

Criticize the following reply to the letter given above. Rewrite and improve.

May 16, 19—

Mr. A. A. Clement

Dear Sir:

Your favor to hand and beg to state we have a man of ours who demonstrates our cars to inquiring parties. The car will be run out for two parties who want to buy next Saturday. If you want this bargain, you had better see it yourself Saturday since it is liable to go at any time. \$1500 is our cash price--no disc't.

Yours respectfully,

*J. B. McGrath*

JBM/EWD

**Replying to General Inquiries**

A business man is likely to receive many letters of inquiry about his goods, in which the writers give no clue as to what first induced them to write to him. They may not refer to catalogues, advertisements, or circular letters, and they may give only the vaguest description of what they want. Such inquirers, however, should be given careful attention.

Below is given such a letter of inquiry with an appropriate answer:

McAlester, Okla.  
June 2, 19—

Stoddard-Wright Co.  
St. Louis, Mo.

Gentlemen:

I have been told that there is an artificial baseball-curve which can be slipped on the finger in some way to help an inexperienced player to learn how to curve a ball. I don't

seem to be able to find just what I want in any of our local stores, and I should like to know if you have such a thing for sale.

I have inclosed a stamp for reply.

Yours truly,

*Bob Stewart*

Note that in the reply the Stoddard-Wright Company have changed *Bob* to the more dignified form, *Robert*.

June 5, 19—

Mr. Robert Stewart  
McAlester, Okla.

Dear Sir:

In reply to your letter of June 2, we regret to say that we do not have in stock any such article as you describe. We are informed, however, that there is an artificial baseball-curve, patented some years ago, designed to be fastened on the hand, and we have written our New York agent about the matter. On receipt of his reply we shall write you further.

Under a separate cover we have sent you our catalogue of sporting goods. On page 65 you will find marked a mechanical baseball-curving machine that may interest you.

Yours truly,

Stoddard-Wright Company

by *C. R. M.*

CRM/FHA

### **Exercise 321**

Miss Mary L. Rose (supply address) writes, asking you to send at once, C.O.D., express prepaid, 3 doz. manila-covered, ruled blank books, about  $8\frac{1}{2} \times 6\frac{1}{2}$  in., at 80¢ a dozen. She promises a later order of 20 doz. at the same terms.

1. Write a reply, accepting the offer and saying that you have shipped 3 doz. books.
2. Write a reply, declining the terms proposed, but offer to express, prepaid, 23 doz. at 86½¢ a dozen; or 3 doz. at 88¢, f.o.b. Explain carefully why you cannot accept Miss Rose's terms.

*Exercise 322*

Write suitable answers to the following inquiries :

1. A. P. Smith, Three Rivers, Mich., writes your firm, inquiring about reclining chairs. He says rather indefinitely that he wants "two good reclining chairs at a reasonable price." Send him a marked catalogue; recommend two styles of chairs; state that your terms are cash or C.O.D. and that you pay no freight or express charges beyond the state on orders under \$50.
2. L. B. Morrill, West Tampa, Fla., writes to the Richardson Piano Company, Mobile, Ala.; he wishes to buy a piano costing about \$250 and will pay \$50 down and the balance in monthly installments. He gives no references.
3. Pass to some other student for criticism one of the letters that you have written. When criticizing the letter that you receive keep in mind the essentials of letter form as well as content.

*Exercise 323 • Oral*

Answers to letters of inquiry often call for much care and ingenuity. As an exercise in dealing with such matters be prepared to state orally how you would dispose of the following problems :

1. Inquirer writes so poorly that part of order cannot be deciphered.
2. Inquirer leaves off his address, he uses no letterhead, and his name is not familiar to you.
3. Inquirer fails to describe adequately what he wants.
4. Inquirer quotes impossible selling prices.
5. Inquirer asks credit of a cash firm.
6. Inquirer has overdue account with firm and asks for large consignment. (Firm thinks he is honest.)

*Exercise 324*

Raymond Potter, Elkins, West Virginia, writes to Ginn and Company, 70 Fifth Avenue, New York City, asking them to send him a copy of Carlyle's "Sartor Resartus." edited by

Saintsbury. He incloses \$1.10 in payment. Reply as Ginn and Company's representative, explaining that their edition of "Sartor Resartus" is edited by MacMechan and is widely approved. Explain that the mailing price is \$1.20 and say you are holding his remittance, awaiting reply.

**Exercise 325**

Miss Olivia Jones (supply address) writes to Hurlbut Brothers, Publishers, Lake Avenue, Chicago, Ill., and requests them to send a list of twelve books suitable for a boys' (or a girls') library. She will pay from one to two dollars apiece for the books.

Reply to her letter, saying that you have sent her your special catalogue. Make out two or more suggestive lists, but say that you consider your juvenile publications all excellent reading for boys and girls. Take pains to show that you wish to help Miss Jones. One of your agents tells you that she is wealthy and about to endow a large public library in her home town. Remember the points that you must especially emphasize.

**Exercise 326**

Answer the following inquiries:

1. Daniel H. Sparks (supply address) wants your cash quotation on 50 bbl. corn meal, f. o. b., for immediate delivery.
2. (Miss) Katharine A. Crider (supply address) wishes you to send her six damask tablecloths: three 2 x 2 yd. at about \$5; three 2 x 3 yd. at about \$7. She prefers Scotch weave. Reply that you are sending goods of size specified, at \$6.25 and \$8.75 respectively, Irish linen, C. O. D., subject to examination. Speak favorably of the tablecloths you send.

**Exercise 327**

C. E. Eaton, Almeda Company, —, writes the Whiting Lumber Company, —, asking if they will ship the following, f. o. b., on 60 days' acceptance:

3 carloads No. 2 Cedar Shingles, \$5.60 per M

1 carload No. 1 Redwood Shingles, \$8.10 per M



He also asks, on same terms, quotation on 30 thousand  $\frac{3}{4}$ -inch whitewood boards, planed and matched for ceiling, September delivery.

Write a reply, accepting order for cedar shingles; quote \$8.15 per M on redwood shingles No. 1, but offer redwood shingles No. 2 at \$5.75 per M; quote whitewood at \$75. Explain why you cannot offer more than 30 days.

### *Exercise 328*

H. A. Slade (supply address), a regular customer of the firm, writes to Saville, Kent & Co., Whiting, Ind., for quotations on immediate shipment of the following:

- 10 bbl. King William Flour
- 10 bbl. Golden Best Corn Meal
- 30 doz. Gilroy Ginger Ale (1-pt. bottles)
- 5 bbl. Good Eating Apples
- 3 cases Navel Oranges
- 3 bunches Half-ripe Bananas

Write a reply.

### *Exercise 329*

C. H. Flanders, Hayes Center, Nebr., writes the Mitchell Furniture Company, South Ottawa, Nebr., that he wishes a sectional bookcase for his sitting-room. His letter is very indefinite, mentioning no approximate price or style of case preferred. Answer the letter. Do not forget your catalogue.

### *Exercise 330*

A. Write a letter to John A. Savage & Co. (complete the address), asking them to find you a house with requirements as follows:

Furnished house for month of September, near water, electrics, and steam cars; good fishing, bathing, and boating; all conveniences. Price, \$75.

B. Pass the letter you wrote in A to some other student and write for John A. Savage & Co. a reply to the letter you have received in the exchange.

**Exercise 331**

Assume that you are working for a lumber company. The manager asks you to write to a prospect who has already had an interview concerning the material called Weavex Board. Write this letter and, referring to the interview, state that samples have been sent. Quote prices, mention quick-delivery service, inclose descriptive literature showing how Weavex Board may be used, and try to persuade the customer to act.

**Acknowledging Receipt of an Order**

It is sometimes desirable to acknowledge receipt of an order, especially when it will take some time to prepare the shipment. Some firms acknowledge every order immediately, on the ground that it makes the buyer feel sure that his request is being attended to promptly. It is also a courteous way of making the small buyer realize that the seller appreciates small orders as well as large ones.

**ACKNOWLEDGMENT OF AN ORDER**

11-15 Allen St.  
New Orleans, La.  
March 16, 19—

Messrs. Jordan, Outlaw & Co.  
1931 Commercial St.  
Atlanta, Ga.

Gentlemen:

It gives us pleasure to acknowledge the receipt of your order of March 15. We will send you an invoice at time of shipment on or about March 21.

Yours truly,

Smith, Clarke & Co.

S-D

## Modern Business English

## A LETTER OF ACKNOWLEDGMENT

(Modified Block Style)

JOHN SHERWIN, President

WILLIAM SHERWIN, Treasurer

## The Sherwin Northfield Company

North Michigan Avenue

CHICAGO, ILLINOIS

Dear Mr. Shaw:

March 5, 19--

It gives us great pleasure to acknowledge your order of March 4 and to be allowed to place your name on our books as one of our regular charge customers. To facilitate the delivery of merchandise when you are patronizing our store, we are inclosing a shopping coin.

We trust that as the months and years of our acquaintance go by, you may find satisfaction at all times, not only with the quality of our merchandise, but also with the service we hope to render. We believe that you will find shopping at our stores a source of pleasure and profit.

Our bills are rendered the first of every month, and we prefer that settlement be made within ten days.

We anticipate a liberal share of your patronage.

Yours truly,

THE SHERWIN NORTHFIELD COMPANY

*Leander J. Brown*

LJC/VRW

Sec. Committee of Accounts

Mr. James L. Shaw  
20 Gray Avenue  
Chicago, Illinois

## Personal Salesmanship

In the selling end of business there is a constant demand for the exercise of a person's utmost abilities, whether he is selling by letter, by advertisement, or by word of mouth.

Whole volumes have been written on the art of oral salesmanship and on the necessity for correctly approaching a possible customer. Obviously it is desirable that a salesman should be pleasing in his address. This includes correctness of speech as well as correctness of dress and manners. It is of the highest importance that in describing anything that is to be sold, whether a bond or a piece of calico, the salesman should make a straightforward, unequivocal statement in regard to it. The use of good English in salesmanship, as in every other walk in life, is an evidence of good breeding, which is universally respected.

Before undertaking the exercises which follow, the class should discuss the qualities which they believe are required of a good salesman. It should be kept in mind also that the making of a sale may be thought of as made up of three parts: (1) the approach, or meeting the customer; (2) the presentation of the article to be sold; (3) the conclusion of the sale.

### **Exercise 332 · Oral**

**A.** Describe a successful salesperson of whom you have bought merchandise. Mention some qualities which made him successful.

**B.** Describe an unsuccessful salesperson as in A.

**C.** Why is it necessary to be fully informed in regard to whatever you are selling?

**D.** Is it good policy to force a sale regardless of whether or not you have just the sort of merchandise which you think your customer requires? Give reasons for your opinion.

**E.** What is meant by *Caveat emptor*? Is this policy put into general practice? Mention an instance or two of its enforcement; of its nonenforcement.

**F.** Should the mood of a customer make any difference in the attitude of the salesperson? Why? Illustrate your answer by an example.

G. Explain how a salesperson should deal with a customer who is seemingly indifferent to making a purchase; who is slow to make up his mind; who is nervous; who is in a hurry; who is given to the use of slang; who doesn't know what he wants; who "knows it all."

**Exercise 333 · Oral**

Mention three selling points about each of the following:

- |                            |                     |
|----------------------------|---------------------|
| 1. An automobile.          | 8. A fishing rod.   |
| 2. A well-known cereal.    | 9. A rug.           |
| 3. A necktie.              | 10. A schoolbook.   |
| 4. A suit of clothes.      | 11. A hockey stick. |
| 5. A pair of shoes.        | 12. A sweater.      |
| 6. A cake of laundry soap. | 13. A camera.       |
| 7. A fountain pen.         |                     |

**Exercise 334 · Oral**

Make lists of four descriptive words for each of the following articles:

- |                             |                           |
|-----------------------------|---------------------------|
| 1. A pair of roller skates. | 6. A set of dishes.       |
| 2. A pair of ice skates.    | 7. A bicycle.             |
| 3. A linen towel.           | 8. A can of salmon.       |
| 4. A football.              | 9. An overcoat.           |
| 5. A silk dress.            | 10. A pair of eyeglasses. |

**Exercise 335**

What is meant by "overproving your case"? Illustrate.

**Exercise 336**

What is meant by "diplomacy" as applied to making a sale?

**Exercise 337**

What should a salesperson do if a customer who is seemingly anxious to buy hesitates between two articles? Mention a number of qualities of good salesmanship which come into play here.

### *Exercise 338*

Give some of the arguments which should be made by a salesperson to a customer under the following conditions:

1. To one who is doubtful with regard to buying a bond because he is skeptical about its being a safe investment.
2. To a person who hesitates about taking out a life-insurance policy because he thinks he is likely to live a long time and can invest his money to better advantage.
3. To one who is afraid the suit won't wear well.
4. To one who fears that the dress will go out of style.

### *Exercise 339*

What are some of the results to a merchant who applies the saying "Honesty is the best policy"?

### *Exercise 340*

Give examples of expressions which may properly be used in concluding a sale.

### *Exercise 341*

Write a letter offering a suburban home for sale to a city business man who has a large family. He is known to you personally. He must be near his work, but he has expressed a desire to have his family more comfortably located in a neighborhood that is not congested. Emphasize the advantages of residence in an uncrowded suburb, community spirit, low taxation, school facilities, transportation conveniences, and so on.

### *Exercise 342*

Write an effective sales letter to a woman of your acquaintance, in which you try to induce her to buy an electric sewing machine. Arrange your letter according to the following outline: (1) establish contact, (2) create desire, (3) convince, (4) stimulate action.

**Exercise 343**

Assume that you are the manager of an employment agency. One of your clients, a high-school graduate, an honor student, young and without business experience, has impressed you as being exceptionally deserving of any opportunity you may be able to procure for him.

Write a letter to business executives in which you try (1) to convince these executives of the advantages derived from employing inexperienced but capable young men; (2) to present your candidate in a favorable light.

**Exercise 344**

Give an example of each of the following beginnings of a sales letter:

1. A rhetorical question.
2. A fact likely to impress a reader forcibly.
3. A statement having a personal application.

**Exercise 345 · Oral**

Explain what is meant by "appeal to group interest," and give two examples of such an appeal.

**Exercise 346 · Oral**

Explain *action* as applied to a sales letter, and discuss and illustrate three of its essential characteristics.

**PROBLEMS**

37. In writing a series of sales letters (a first letter and two follow-up letters) you have three sales arguments to present. One of these arguments you consider especially strong. In which letter or letters should you use it? Why?

38. A firm has decided to send out ten thousand copies of a circular sales letter. Discuss the advantages and disadvantages of having it —

- a. Mimeographed,      b. Multigraphed,      c. Printed.

**39.** Discuss the comparative advantages and disadvantages of the following means of sales promotion :

- a.* Personal interview.
- b.* Personal letter.
- c.* Telephone communication.
- d.* Radio announcement.
- e.* Circular letter.
- f.* Newspaper advertisement.

**40.** Mention what you consider to be one strong selling appeal for each of the following :

- a.* Life insurance.
- b.* Accident insurance.
- c.* Coöperative bank shares.
- d.* Automobiles.
- e.* Railroad bonds.
- f.* Stock of a corporation manufacturing airplanes.
- g.* A summer cottage by the ocean.

**41.** Procure a recent copy of a widely read magazine, and glance through the advertising pages until you find an advertisement of something which sells for less than \$5 which you believe could be sold by letter. Read the advertisement carefully, and then write a sales letter designed to sell the article by mail, having in mind a particular group of possible purchasers.

**42.** From a magazine or newspaper select an advertisement of some product. Write an analysis of the advertisement from the point of view of its probable effect on prospective customers.

**43.** Find out all you can about dictaphones and similar machines. Then write a series of three follow-up letters to business men, in which you try to induce them to install these machines in their offices. Base your appeal on the convenience of dictating anything at any time without using a stenographer's time, and the saving of time of both dictator and stenographer.

**44.** (*a*) Select from magazines, newspapers, catalogues, and the like one or more (at least three, if possible) interesting advertisements of some article. (*b*) Underline in the advertisements what you consider to be the three strongest selling points. (*c*) Outline the contents of a circular sales letter and two follow-up letters, making each of the three selling points the main idea of a letter. (*d*) Write the three letters.



## CHAPTER XII

### Letters of Complaint and Adjustment

#### *Adjustment Policies*

##### **Necessity for Adjustments**

Modern business is a mechanism of the most complicated sort. Much of it is conducted on a large scale, with the result that a single company may employ thousands of people, and a single product may go through hundreds of processes. Obviously such a vast mechanism needs to be carefully organized and skillfully controlled. If, however, it were not for the factor of personal relationships, we might reasonably expect to determine by exact formulas the solutions of most of its many problems. That is, if everybody were honest, if nobody were careless, if everybody paid his bills promptly, if nobody lost his temper, business would move along smoothly like a well-oiled machine. But business, like other human activities, is constantly concerned with human relationships, and these involve always the elements of uncertainty and friction. The day will probably never come when no mistakes will be made, when all just debts are promptly paid, when nobody will make complaints, when no adjustments will be required to keep things running smoothly.

If the business man learns to look upon adjustments as "a part of the game," in the conduct of his business he is likely to sympathize with the point of view which regards every complaint as an opportunity to satisfy a customer who is temporarily dissatisfied, and thereby make probable continued pleasant relations.

### A Definite Policy

It is wise for a business concern to have a settled policy regarding adjustments, but this policy should never be so rigid and inflexible as to give the impression that all matters are adjusted on a predetermined basis. Fairness, however, demands that like cases should receive like treatment. If one patron can get his money back promptly by simply making a complaint, while another has to haggle for weeks even to get a grudging compromise, the general result will naturally be distrust and dissatisfaction. A definite policy makes quick adjustments possible, but it also necessitates the use of care in seeing that each adjustment may seem to be reasonable and the result of special consideration.

The policies upon the basis of which adjustments are made fall under the following general heads:

1. The customer must be satisfied.
2. The customer must be treated fairly.
3. The business concern must stand upon its legal rights.

A satisfactory adjustment policy will probably be the result of considering each of the foregoing and will place special emphasis upon one element or the other according to the nature of the circumstances that make the adjustment necessary.

### Satisfying the Customer

Definite adoption of the policy that the patron must be satisfied came into prominence with the growth of large mail-order houses and large department stores. It rests upon the theory that a dissatisfied customer is not a dead loss, but rather a live one, and that such a customer is likely to be of long and increasing detriment to the business. But to assume that *the customer is always right* is an extreme idea. Probably no firm follows this policy absolutely. It is often too great a price to pay for sales; and it may by its very liberality fail to satisfy the customer, who quickly loses respect for a

business concern that sacrifices its right to explain and adjust matters, making instead arbitrary refunds and overliberal adjustments. The fair-minded customer wants a fair adjustment and suspects weakness where loss is assumed without a better reason than mere anxiety to please. Manufacturers and wholesalers do not, as a rule, follow the customer-is-always-right policy. In practice most retail businesses modify this policy by a liberal application of the principle that *the customer should be treated fairly*.

### **Treating the Customer Fairly**

Most people approve of the man who tries to deal fairly, even if they do not always agree with his point of view at the moment. Most business concerns today act upon the principle of fairness and strive to deal fairly with their patrons. No doubt this is due partly to the growing sense of service and duty that has shown such marked progress in recent years, but it is also due to the simple fact that it is good business to treat people fairly. Fairness begets fairness, and the customer whose complaint has led to a satisfactory adjustment gains an increased respect for the company with which he is doing business. The application of this policy is well illustrated by the following adjustments, which actually were made.

A corporation in Massachusetts, manufacturing electrical machines, received a complaint from a man in Florida that a large motor had refused to work almost immediately after being installed. The Massachusetts company sent an expert to examine the machine. He reported that the motor had been injured through gross carelessness on the part of the purchaser; some of the bearings were insufficiently lubricated. The company, therefore, not only charged for repairing the motor but also collected the expenses incurred by the expert.

In another instance, however, the same company found

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that its own men had failed to adjust a flywheel accurately, and as a result a valuable machine was damaged. In this case the firm installed a new machine and bore the entire expense itself.

### **Insisting upon Legal Rights**

When a business concern is determined to make no concessions except those required by law, patrons may hesitate to make contracts. Of course, legal rights are at times the only basis for a just settlement, but a person might almost as well hang up over his place of business Dante's line "All hope abandon, ye who enter here" as to have it known that the only concessions he ever offers are those which the law compels him to make.

Because of the complexity and variety of our laws, to be legally right may sometimes be possible under conditions that are morally and ethically wrong. In any event, the average man is likely to be cautious about involving himself in legal matters, and he will remain suspicious of the honesty of purpose of those whose only recourse is to law.

### **Considering Each Case**

There remains, of course, the possibility of considering each case as a separate problem; but a business which attempts to settle each claim entirely on its own merits, without reference to any definite standard, will soon find itself in difficulties. Anyone acquainted with the volume of business done in the adjustment departments of large manufacturing companies, railway corporations, and department stores will at once see that their offices would be swamped with unadjusted claims unless they had clear-cut plans for meeting complaints. Delay is often the most annoying thing of all to a patron who already feels aggrieved. A correct policy allows for a speedy adjustment of most complaints before they can become grievances. Complaints can still be given

separate consideration, but the settlement of most of them does not have to wait for a special decision in each instance. It is possible to regard the merits of each case and at the same time to classify cases with regard to their relationship to a settled policy, without having to determine a policy for each adjustment. It is well to remember that "short adjustments make long friendships."

*Exercise 347*

List five possible causes for complaints demanding adjustment in a normal business transaction.

*Exercise 348*

Prepare a statement about an occasion on which you were in some way dissatisfied with your treatment in a store. Explain to the class what adjustment you received or thought you should have received. If any of your classmates are inclined to think you were unreasonable in your demands, be ready to defend your point of view.

*Exercise 349 · Oral*

Prepare material for a discussion in class of any one of the following topics:

1. The advantages of establishing a definite policy regarding adjustments.
2. Satisfying the customer.
3. Treating the customer fairly.
4. Legal rights as a basis for settling complaints.

*Exercise 350 · Oral*

In which of the following cases should the customer be granted what he demands as an adjustment, and in which should he be refused it? Be prepared to explain your decision in each case.

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1. A girl bought a dress, wore it to a party, decided it was not becoming, and took it back to the shop where she bought it, asking to have her money refunded.
2. A girl bought a silk dress that she was assured would not shrink when washed. The first time she washed it, it did shrink. She asked to have her money back.
3. A woman bought some flour which was advertised to make especially good cakes. Her first cake was a failure. She took it to the grocer and demanded her money back.
4. A business concern bought a typewriter, and after using the machine for a month found that the letters were not perfectly aligned. It requested the typewriter company to make the alignment perfect or else give it a new machine.
5. A boy bought a dog, with no special guaranties from the owner at the time of purchase. Finding that it had a habit of running away, he asked the original owner to take it back and refund him his money.

### *Making Complaints*

#### **Importance of the Complaint**

Adjustments are normally made, of course, in reply to specific complaints. Although most concerns stand ready to make adjustments wherever circumstances fairly require them, still they cannot very well see that the customer gets satisfaction unless the customer first gives his reasons for dissatisfaction. A large part of the difficulty sometimes experienced in making satisfactory adjustments arises from either the way in which the claim is presented or the attitude adopted by the complainant. Many complaints are made in a vague, general way as mere statements of grievances, and leave no satisfactory basis for the solution of a problem the nature of which is so poorly explained as to be scarcely understood. An exact statement of the grounds for a complaint is essential if it is to be properly considered. If the complainant expects to receive a fair and prompt adjustment, he must do his share in making a fair and clear complaint.

**Rules for the Making of Complaints**

The following suggestions indicate when and how to write a letter of complaint :

*Be fair.* A complaint should be made only when there is a just and sufficient cause and when there is a possibility of a satisfactory adjustment. Complaints made for petty reasons are annoying and unfair, while complaints made about things beyond adjustment are futile. A complaint should be registered to get redress and not to relieve one's feelings. Recognize that the human factor in business makes an occasional error inevitable. Give the person with whom you are doing business every opportunity to remedy an occasional error. If satisfaction is not granted, or if errors are too frequent, you will of course transfer your business to another concern.

*Be specific.* Unless you make known definitely, exactly, and completely the causes of your complaint, a satisfactory adjustment is unlikely. Help the adjuster to help you by mentioning every unsatisfactory detail of the transaction.

*Be judicious.* Do not prejudice your case by the introduction of matter foreign to the situation. An adjustment is likely to be more favorable if it is sought without demands and accusations. Of course, if the matter reaches the stage of dispute and legal claim, the fixing of responsibility becomes the business of the complainant ; but it must be remembered that such a procedure places the burden of proof upon him, and that it is much more difficult to secure satisfaction in this way than to obtain an adjustment by a frank, simple, and specific statement of facts.

It is usually not wise to state the exact redress expected, but to leave that to the adjuster. Sometimes, however, a frank but courteous statement of what will be considered a satisfactory adjustment may be made.

*Be courteous.* Personalities and innuendoes should be avoided. They serve no purpose unless it be to arouse anger

## Letters of Complaint and Adjustment 365

and therefore to make a settlement more difficult. Do not lose your temper; it does not pay.

While a first letter of complaint should be a mere statement of the facts, with perhaps slight emphasis upon the inconvenience arising from the situation, a second letter may be more insistent and specific in its demands and may add to the original complaint a statement of just how the situation has been affected by the delay.

### A LETTER OF COMPLAINT

34 East 8th St.  
New York, N.Y.  
May 14, 19—

The T. R. Pearl Company  
New York, N.Y.

Gentlemen:

I received this morning, at my home address, in a damaged condition, the out-glass set purchased from you May 10. As you will see from your records, the goods were ordered to be delivered at 10 Harrison Street, Hartford, Connecticut.

Immediately upon discovering the damage, I telephoned the express company and learned that the box in which the goods were shipped was too light to protect them.

This has been a matter of great annoyance to me, as the set was to be presented as a wedding gift this morning.

Please see that another set goes forward at once to the Hartford address. I shall return the damaged one.

Yours truly,

WRA/LMS

*W. R. Amesbury*

### Exercise 351 • Oral

Be prepared to discuss in detail the letter of complaint shown above. In what ways does it conform to the rules given under the heading on page 364? Does it in any way depart from these rules?



**Exercise 352 · Oral**

Be prepared to criticize the following letter of complaint:

Gentlemen:

I don't see why you always pick me out as the victim of your senseless mistakes. This is the second time in six months that your shipments to me have been carelessly handled. I suppose you will tell me again, as you did before, that you are sorry—but your regrets don't seem to help me much. How much longer do you think I am going to stand for this sort of treatment? I ordered 24 motors, Style M44, and you have sent me the smallest size, M00. I can't use them, and they will stay in the freight house until you tell the road what to do with them. I have lost some of the customers who were waiting for the size ordered, and I can't use the 24 now. But if you think you can fill the order correctly, send 10, Style M44, and send them at once. I shall expect a special discount, to pay part of my lost profits due to your carelessness.

Yours very truly,

*A. H. Reade*

**Exercise 353**

Rewrite the letter given above, correcting its faults.

**Exercise 354**

You have ordered a suit of clothes from the James Jones Tailoring Company. The suit was to be sent by a messenger. You have not received the suit, and on inquiry you find that it has been sent by express, charges collect. You have been inconvenienced by the delay and feel that under the conditions you should not pay the charges. Write an appropriate letter to the company. Keep this letter.

**Exercise 355**

You have bought a radio set advertised as clear in tone, of unusual selectivity, with capacity for tuning in on distant stations. You find that local stations come in clearly but

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that the reception from distant stations is indistinct. A radio service man whom you have called in reports that the trouble is due to a defect in the set. Proceed as follows:

1. Outline the terms of the original agreement, the respects in which the set does not meet the original specifications, the steps you have taken to locate the difficulty, and the reasons why you believe the responsibility should rest with the company.
2. Make a careful selection of material from your outline, and write a letter of complaint.  
Keep this letter.

### *Exercise 356*

Write brief letters of complaint arising from the following situations:

1. You have failed to receive the last issue of a magazine to which you subscribe.
  2. You wrote to a summer camp to ask for information and after three weeks have not had a reply.
  3. You inserted in the newspaper an advertisement offering your house for sale, and the paper mistakenly printed the price as \$10,000 instead of \$12,000.
  4. You bought an encyclopedia in several volumes, and when it was delivered one volume was missing.
  5. You bought a watch from a mail-order house, and after you had it two weeks it refused to go.
- Keep these letters.

### *Exercise 357*

Write a criticism of a letter written by one of your classmates in answer to Exercise 356. Rewrite the letter, correcting its faults.

## *Making Adjustments*

### **Writing a Good Adjustment Letter**

Having considered adjustment policies and the types of complaints which commonly lead to adjustments, we are now in a position to study more in detail the adjustment

letter. A good adjustment letter is the product of clear-visioned thinking that takes into consideration the point of view of the complainant, with its relationship to other factors in the business, and that, by its tactful, fair, and liberal settlement of a problem, builds goodwill for the business.

A few rules for the writer of adjustment letters to bear in mind are the following :

*Be sympathetic.* Try to get the point of view of the complainant, and agree with him so far as is consistent with the facts. A good adjustment man will "read between the lines" of a complaint letter, will try to visualize the person making the complaint, put himself as completely as possible in that person's position, and view the difficulty through his eyes. Above all, he will preserve an honest faith in the average man's honesty of purpose and will have a disposition to coöperate in any fair effort to settle a grievance.

*Be prompt.* While no complainant likes to be made to feel that his complaint is scarcely worth consideration, he is only further annoyed when consideration is carried to such lengths as to increase the inconvenience caused by an unsatisfactory situation.

*Be courteous.* You gain nothing by advertising yourself as deficient in good manners. "A soft answer turneth away wrath."

*Do not haggle.* Give the customer at once what he demands if you intend to do so finally. If you delay and dispute and finally dole out grudgingly his exact demand, he will not thank you but will simply feel that he has got the better of the bargain by his bulldog pertinacity.

### A Good Adjustment

A good adjustment satisfies the customer; protects the house which makes it; tactfully places responsibility for error; gives, at least by implication, assurance that similar

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situations will, so far as possible, be avoided in the future. It is made cheerfully, freely, and promptly.

### A Poor Adjustment

A poor adjustment results if the impression is left of unwillingness to make any but necessary concessions. An adjustment is too liberal if it leaves the impression that the original transaction was one-sided, in favor of the company making the adjustment. The adjustment will be unsatisfactory if it gives no assurance that similar grounds for future complaint will be guarded against; if it shows no disposition to enter into future business relationships with the person making the complaint; if it leaves responsibility for error undetermined, neither accepting responsibility and expressing regret, nor denying responsibility and explaining the situation, nor showing that the error was unavoidable.

The following letters illustrate the characteristics to be found in good adjustment letters:

### LETTERS OF ADJUSTMENT

August 17, 193-

Dear Madam:

In looking into the matter of a returned sweater described in your letter of August 15, we find that you bought the article nearly six weeks ago and have, in fact, received two notices of the account. We also find that the sweater shows evidence of considerable wear.

However, with a desire to be perfectly fair, we have had the sweater mended and are billing it to you at \$4.00 instead of the original price of \$8.00.

We trust that this will be satisfactory.

Very truly yours,

The Broadway Emporium

by *J. L. Morton*

JLK-EM

November 17, 193-

Dear Sir:

We are extremely sorry to hear that you have had trouble with the oil-burner which we installed for you in August. As you know, we guarantee our burners for one year, and it is our intention to see that they give complete satisfaction.

You are doubtless aware that in the first month or two of operation nearly every oil-burner requires some slight adjustments to the specific conditions of the building where it is installed. Once the exact adjustments have been made, it should give no further trouble.

We are sending one of our experts out at once to give your burner an examination, and we feel confident that he will quickly locate the difficulty and remedy it.

Please do not hesitate to let us know of any way in which we can make your heating equipment function better. That is what we are here for.

Very truly yours,

The Heatwell Company

CHT/MR

by *C. H. T.***Exercise 358 · Oral**

Be prepared to discuss the two letters of adjustment shown above. In what ways do they meet the requirements for a good letter of adjustment? Could you improve them in any way?

**Exercise 359**

Write an adjustment letter in reply to the letter of-complaint shown on page 365.

**Exercise 360 · Oral**

Be prepared to discuss the way in which you would reply to the letter shown in Exercise 352.

**Exercise 361**

Write adjustment letters in reply to the letters you wrote in Exercises 354, 355, and 356.

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### *Exercise 362*

In reply to the adjustment letter shown on page 369, the following letter was received :

Gentlemen:

I don't want a damaged sweater, and I don't want a cheap one. That you have repaired the sweater doesn't interest me at all, even at half price. Your reference to the fact that I have received two bills seems out of place. I have always paid my accounts with you, but it seems fortunate that I did not pay in this case. I wish the price of the sweater deducted from my account.

Yours truly,

How should you handle this situation? Write a letter in reply to this one, and be prepared to discuss in class the attitude which you take.

### *Inviting and Anticipating Complaints*

#### **Inviting Complaints**

The alert business man does not look upon complaints as impertinent criticisms of his business. Instead he uses them to his advantage by correcting any of his methods which justify complaints and by carefully considering and adjusting them so that his patrons will be better friends of his than before.

There are, of course, those who find fault from habit; nothing is ever just right for such people.

Then there are those who rarely or never make complaints. If Jones doesn't like the last pair of shoes you sold him, he simply puts them in a corner and buys another pair elsewhere. To obviate this difficulty businesses sometimes deliberately invite criticism by sending out letters asking their patrons to voice any dissatisfaction they may feel. The following letters illustrate this kind of invitation :

March 2, 193-.

Dear \_\_\_\_\_:

In January last, we sold you one of our Excelsior Knitting Machines. We guarantee our machines and believe them to be a finished product when they leave our hands. Presumably your machine is giving you perfect satisfaction.

We should be glad, however, to have you fill out and return to us the inclosed blank, which will give us details regarding the operation of your machine. Any further remarks you may care to make please put on the back of the blank.

Yours very truly,

THE STANDARD MACHINE COMPANY

WRT/EMP

By *W. R. Thomas*, Mgr.

Nov. 1, 193-

Dear Sir:

We notice from our records that you have not done business with us since last July. Naturally we are wondering what the cause may be.

If there is anything unsatisfactory about that last order, will you not let us know? We want your future business, of course, and we can assure you that our firm would be very unwilling to permit a past transaction to remain in any way unsatisfactory to you.

Yours very truly,

White &amp; Company

RLT/HL

By *R. L. Tweed*

### The Abuse of the Inviting-Complaints Policy

Like everything else, a policy of inviting complaints can be overused and abused. The idea of never "troubling trouble till trouble troubles you" has many advocates, who insist

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that a progressive concern can afford to act on the assumption that everything is right until something proves to be wrong, and that inviting complaints indicates either unwillingness or inability to provide initial service or merchandise that is satisfactory. The objections raised by these people can, however, be met, and the advantages of inviting complaints can be preserved, if every attempt to invite a complaint is made to stress tactfully the desire of the firm to improve a service already the best possible, rather than to seem an effort to excuse error and make good imperfections.

The policy of inviting complaints should stress, more than anything else, the necessity of coöperative effort, and it should never leave the impression that a customer must complain in order to receive his right.

A large chain of restaurants that formerly used an inviting-complaints policy has abandoned it in favor of an advertising campaign pledging better food at better prices. Some of the managers of these restaurants claim that the older policy caused their patrons to be overcritical and unappreciative. Whether their present attitude is entirely unprejudiced cannot be determined, but it indicates that the executives have sensed a weakness in the inviting-complaints policy. The remedy for this weakness would, however, seem to be not so much the total rejection of the policy as a careful revision of it. Properly employed, the inviting-complaints policy can be made a very important asset for the sales department of any business enterprise.

### Anticipating Complaints

Many progressive business firms today make a practice of anticipating possible complaints, on the theory that often an attack can be weakened by being anticipated. A business which finds itself behind in filling its orders, or which is unable, for some good reason, to fulfill its obligations, will save itself and its patrons much irritation by explaining frankly just



what the situation is. The following is an example of such a letter:

June 4, 193-
To Our Customers:
There is an extraordinary demand for Choicer Brand goods at present, owing to a rapidly increasing appreciation of their excellence on the part of present consumers, and to the increasing number of consumers which is resulting from our radio broadcasts. We shall be unable to fill orders promptly until our factory is equipped with the new machinery which will be installed within three months.
We are anxious to keep you, as one of our regular customers, fully supplied with Choicer Brand products during this period. This we can do if you will give us a little more time than usual in which to fill your orders.
Your coöperation at this time will be greatly appreciated.
Very truly yours,
The Choicer Brand Manufacturing Company
By <i>William Mills</i> , President

### Exercise 363

Write to an acquaintance, inquiring why you have received no answer to your recent letters.

### Exercise 364

A publishing firm is unable to supply before November 1 the books which a number of schools have ordered for their bookkeeping classes. Write a letter that the firm might send out to these schools, explaining the circumstances and asking them to be patient.

### Exercise 365

Be prepared to take part in an informal debate in class on the question of whether or not it is wise to invite complaints.

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### *Exercise 366*

Imagine a situation in which a manufacturer of cloth might have occasion to anticipate complaints, and write a letter taking care of the matter.

### *The Personal Element*

#### **The Friendly Letter**

A form of business letter which is one of the most common and most effective is what may be termed the *friendly letter*. Such a letter is written by one person to another when there exists an acquaintanceship resulting from personal contact or from business relations through correspondence. In these cases, where confidence is established, the writer is able to give a personal tone to his letter, and the receiver is more likely to be influenced than he would be if the letter had been written in a purely impersonal style.

Whenever the character of the business permits, even the largest firms and corporations strive to maintain such relations with their customers, in order that the respect engendered by honorable dealings may have added to it this personal element. This is accomplished partly by agents who travel from place to place, making the personal acquaintance of customers, and partly by the visits of buyers to the home place of the business or to its agencies. Frequently a buyer will send his order or letter to that member or representative of the concern with whom he is acquainted. A reply from such an acquaintance is likely to have a personal touch, and the letter is almost certain to be much more effective than one from an unknown writer.

When the personal equation enters into business correspondence, the letters naturally show great diversity. Such letters vary with the personality and with the degree of acquaintance of the writers and the recipients.

**The Personal Element in Adjustments**

The personal relation is likely to be of great importance in making adjustments. Either in making a complaint or in adjusting one the fact that you know personally the one to whom you are writing places you immediately in a position where you are at least sure to have careful consideration. Furthermore, you ought to be able to get your reader's point of view better than you could if you did not know him.

It is obviously possible to give only the most general directions regarding the writing of the business letter which contains the personal and friendly touch.

The writer should remember that —

1. He is under obligation to sustain and, if possible, to increase the confidence of the one to whom he writes.

2. The buyer or prospective buyer is under no obligation to place an order with the writer unless the offer made is as good as or better than that of someone else.

3. Sincerity and frankness should be apparent.

4. No personal touch should obscure the business aim of the letter. "Business before personality" may be suggested as a precept.

5. An adjuster represents his firm, not himself; he should not satisfy an unreasonable complainant simply on the ground of personal friendship, nor should he on the same ground expect to avoid satisfying a reasonable complaint.

6. He should not assume an unwarranted tone of intimacy.

7. This letter calls for more care and acumen on the part of the writer than almost any other kind of business correspondence.

**Illustrative Forms**

The following letters illustrate the forms a friendly adjustment letter may take:

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San Diego, Calif.  
Dec. 28, 19—

Mr. C. S. Selden  
c/o Michigan Furniture Company  
Grand Rapids, Mich.

My dear Selden:

Usually the furniture which I buy of your house comes in good order, but the last lot, your invoice No. 8993, was in bad shape. Chiffonier No. 3831 was scratched and the mirror broken. A leg on one of the chairs was cracked, and the leather on couch No. 617 was scratched, while the finish on the whole lot was not up to the standard. A part of this furniture I had sold to one of my best customers on the coast from the description given in your catalogue, and he is impatiently awaiting its arrival. You can therefore imagine that I am in a most unhappy frame of mind. Perhaps the railroad company is responsible for the breaks and scratches, but it looks to me as if your packers were at fault. The poor finish is clearly up to you.

I am writing to you personally, for I know that you will give this matter your immediate attention. Wire at once, letting me know what you are going to do to help me out.

Yours truly,

*Henry Powers*

HP/K

Grand Rapids, Mich.  
January 1, 19—

Mr. Henry Powers  
San Diego, Calif.

My dear Powers:

Your letter of December twenty-eight was received this morning. You have just cause for complaint, and I should not have blamed you if you had shipped back all of your last invoice and canceled the order. Let me thank you, however, for the opportunity to give this matter my personal attention.

In accordance with my telegram of this morning, we are sending by fast freight a duplicate of your last order, transportation charges prepaid. Please send us by slow freight the lot about which you complain, freight charges to be paid by us. We will credit on your bill the charges which you have already paid.

I have asked a trustworthy foreman to examine every piece of furniture which we are now sending to you and to supervise its packing.

It is a source of much chagrin to this house and to me personally that you should have received a shipment from us in the condition you describe. I think you are sufficiently well acquainted with us to know that an occurrence of this sort is unusual. Indeed, nothing like it has come to my attention during my twenty years' connection with this house.

I expect to visit the coast in March and hope at that time to accept the cordial invitation to enjoy your hospitality which you extended some time ago.

Cordially yours,

CSS-LP

*C. S. Selden*

### Exercise 367

John L. Cushman has written to your firm, inquiring about one of the following articles: (1) a vacuum cleaner, (2) a basket ball, (3) a suitcase, (4) a Colt revolver, (5) a thermos bottle. He says that he wants something "reasonable in price, and good."

A. Prepare two letters in answer to Mr. Cushman's inquiry. In one of your letters assume that you do not know him, and in the other assume that you know him personally and have sold him goods.

## Letters of Complaint and Adjustment 379

*B.* Mr. Cushman replies to your letter, saying that he thinks you have not taken sufficient pains to give him a definite answer to his original inquiry. Read over your letter to Mr. Cushman and make a suitable reply to his complaint. Even if you consider that your first letter was adequate, it may be unwise to say so.

### *Exercise 368*

Write the letters required in any two of the following groups. Make a suitable letterhead for each letter.

1. *a.* Write a letter to Edward Collins, publisher, New York City, complaining that in a shipment of books which you have just received there are three defective copies.
- b.* Write the reply dictated by Edward Collins, who recognizes your name as that of a valued customer.
2. *a.* Write to Richard Silver, a salesman with whom you are well acquainted and who is a representative of the firm of James MacDonald & Stafford, importers and wholesale dealers in china, glassware, and crockery, saying that one of your best customers wishes to return for credit a moderate-priced dinner set which you recently ordered from Mr. Silver and which you had sent direct, to save time. The customer is dissatisfied with the pattern and would prefer an English to a French china. Ask Mr. Silver if his firm will take back the dinner set and give full credit therefor.
- b.* Write Mr. Silver's reply, in which he grants your request but urges you to try to sell your customer another set. He offers to send samples and prices.
3. John Dexter, of Richardson, Scannell & Dexter, commission merchants, 21 Forty-third Street, Philadelphia, Pa., has written to Henry A. Johnson, Waco, Texas, offering to take on consignment for sale, subject to a commission, five carloads of onions like the sample just received, shipment to be made within thirty days. Dexter used to travel in Texas as a buyer for the firm of which he is now a member.
- a.* Mr. Johnson, who is well acquainted with Dexter, is unwilling to send any more onions to Scannell & Dexter because he

feels that his last lot was sold for less than the top market price. Write this letter.

- b. Write Mr. Dexter's reply, in which he explains that at the time the first shipment was received and sold, onions were a glut on the market. A week later, because of an unexpected and temporary shortage, a slightly higher price was realized. Mr. Dexter thinks this statement will satisfy Mr. Johnson and expresses the hope that his original offer will be accepted. He adds that there is every prospect that onions will bring a good price during the next few weeks.
- 4. S. P. Jones, of Peterson and Jones, retail grocers, Acme, Pa., recently bought of a friend, Ernest G. Cobden, Randolph, Vt., who has a large sugar orchard, 6 ten-pound pails of maple sugar and 250 gallon cans of maple sirup. Delivery was to be made as early as possible. The hope was expressed that this year's prices would be somewhat lower than those of the previous year. Cobden filled the order somewhat tardily and charged prices that were even higher than those of last year.
  - a. Write the letter S. P. Jones might have written to Cobden on receipt of the goods and the bill. The retail prices charged by his concern are no higher now than those of last year.
  - b. Write Mr. Cobden's reply, in which a reduction in price was made.
- 5. a. You have received from Nelson Smith and Company, Philadelphia, Pa., a shipment of crockery in which several pieces are broken. Write to the salesman with whom you have been accustomed to deal and to whom you gave this last order. On the occasion of a recent visit which you made to Philadelphia this salesman showed you every courtesy.
  - b. Write the salesman's reply.
- 6. a. John D. McHenry, Superintendent of Schools in Memphis, Tennessee, has received from Parker, Jones & Co., publishers, New York City, geographies, ten of which were defective. Write Superintendent McHenry's letter of complaint.
  - b. Mr. Parker, who knows Superintendent McHenry, writes in reply, saying that ten new books are being sent by express,

## Letters of Complaint and Adjustment 381

charges prepaid, and asks that the defective copies be returned at the expense of the publishers. When the defective copies are returned, a memorandum of credit in full will be mailed by the publishers. Write this letter.

7. a. Robert J. Poland, West Fairlee, Wisconsin, writes to the Mendell Power and Pump Company, Chicago, from whom he has just received an engine, complaining that a part of the cylinder head is missing. This is a serious matter, for he needs to use the engine. Write Mr. Poland's letter.
- b. Write a suitable reply.

### PROBLEMS

45. P. B. Bertram, well known to you personally, has written to your firm, L. Baldwin & Son, that since six dozen pairs of women's shoes have not arrived and are three weeks overdue, he wishes to cancel the order. You find that the shoes were shipped the day before his letter arrived. You find also that two weeks earlier a circular notice stating that your factory orders were delayed was sent to Bertram. He did not reply to this circular, but allowed his order to stand. Reply, explaining that your factory order on the shoes was delayed and try to get him to accept the shipment.

46. Write a criticism of the letter that one of your classmates has written for Problem 45, above. Note especially the unity of the whole letter and the coherence of the sentences.

47. P. B. Bertram, replying to your letter written for Problem 45, above, says that he cannot accept the shoes, since the selling season is past. You find that he has accepted the shoes from the carrier. You can therefore compel him to pay for them. He is a large buyer, and you value his trade. Select from the following statements anything you wish to embody in your reply:

a. We find that you were notified that the shipment would be delayed; and since you did not reply to the notification, but accepted the goods, we must request payment of the account.

b. We do not see how we can be expected to take back the goods; but as you claim to have been put to some inconvenience in the matter, we are inclosing a new bill, allowing you 5 per cent off the original account.

c. We are pleased to inclose a new statement, which provides an extra credit of five per cent; but if this arrangement does not meet with your approval, please return the goods by freight, collect.



## CHAPTER XIII

### Credit and Collection Letters

#### Credit

One of the most common practices in business today is the sale of goods for which there is no immediate payment. The term of credit — that is, the time which may elapse before payment for goods or services rendered is due — varies greatly. In some businesses, particularly in international trade, long-term credits are customary. In others the term of credit is short. Probably the most usual term of credit is thirty days or, in the case of the retail trade, to the end of the month within which purchases are made.

Before credit is extended to a purchaser, it is usual for the seller to find out, if possible, whether the prospective customer is able and likely to pay his bills. If a business is sufficiently large, the extension of credit is left to the judgment of an individual who is commonly called a credit manager. Upon his shoulders lies a heavy responsibility; for if he makes an error in judgment, the consequences to his employer may be severe. In the case of retail trade this judgment is commonly based on information furnished by the would-be customer. It may consist of the name of the bank in which he keeps his checking account, the name of his firm or his employer, and the names of several business houses of whom he already buys on a credit basis. In the case of wholesale and other types of business, where larger sums are involved, the requirements are more exacting. The prospective customer may be required to submit a financial statement, or balance sheet, from which the credit manager may determine probable ability to pay. So important is it

that this ability to pay be determined as exactly as possible that credit-rating firms, notably Dun's and Bradstreet's, secure and provide for their subscribers up-to-date information concerning all the larger and most of the smaller firms, as well as individuals, doing business in this country.

### Exercise 369 • Oral

Be prepared to show how each item of information in the following list may bear upon the individual's financial standing and credit rating. Is there any item that appears to be unnecessary? If so, explain why. Consider whether there are other items that might be important.

1. Name. *John R. Fischer.*
2. Age. *Thirty-eight.*
3. Address. { *Residence, 45 Broad Street, Atlanta, Ga.*  
*Business, 20 Smith Ave., Atlanta, Ga.*
4. Married. *Yes.*
5. Number of children. *Two.*
6. Occupation. *Grocer.*
7. Length of time in present situation. *Three years.*
8. Annual income. *\$6300 net.*
9. Annual expenses. *\$5500.*
10. Value real estate. *\$18,000.*
11. Mortgages, notes, etc. *\$8000 mortgage.*
12. Value stocks, bonds, etc. *None.*
13. Cash in bank. *\$800.*
14. Honesty. *Above question.*
15. Business judgment. *Good.*
16. Remarks. *Health is not very good; father-in-law, Ezra D. Ryan, wealthy, is backing him.*

### Exercise 370

A classmate of yours wishes to borrow \$50 from your father to purchase a paper route. Your father has asked your opinion about the matter. Write a letter or statement on which he may base his decision.

*Exercise 371*

John C. Snow wishes to build a barn and has written to the L. C. Wood Company, asking them to supply lumber valued at about \$4000. He offers to pay \$1000 cash, and the balance after the harvesting of his crops.

Write a reply to Mr. Snow. At the bottom of your letter place a statement of the (supposed) facts upon which you based your letter.

*Exercise 372*

A classmate whom you know well is away on a summer vacation and has written to you, asking for the loan of \$20.

*A.* Write a letter granting the request.

*B.* Write a letter refusing the request.

*Exercise 373*

You are accustomed to renting your summer cottage during July and August for \$150 a month. You require payment in advance on the first of each month.

Mrs. Charles B. Swanson has written to you, asking that you rent her the cottage, the \$300 to be paid on August 1.

Write her a reply, and at the bottom of your letter place a statement of the (supposed) facts on which you based your letter.

*Exercise 374*

*A.* Write a letter to Smith, Gordon & Co., Scranton, Pa., asking for information concerning the financial standing of John A. Gardner, who wishes to buy on credit merchandise to the value of \$850. Make your letter definite.

*B.* On the supposition that you have received favorable information in regard to John A. Gardner, write a letter granting him the credit he asks.

*C.* On the supposition that you have received unfavorable information in regard to John A. Gardner, write a letter refusing him credit.

*Exercise 375*

Adam C. Stewart, a retail grocer who has not bought previously of your firm, has asked you by long-distance telephone to have groceries ready to the value of \$1000. He says his automobile truck will call for the goods, which he wishes on thirty days' credit. Stewart does a big business and is a generous buyer; but his business is none too sound, and you are unwilling to give him credit. At the same time you would like his trade on a cash basis.

Suggest how you would handle the matter (1) by telephone; (2) by letter:

*Exercise 376*

As credit man for the National Drug Company you have been asked to attend to the letter given below. You find out from credit-rating agencies that the Wm. Glasgow Drug Co. has a low credit rating. .

*A.* Prepare a telegram informing the drug company that its order will be filled if it will agree to pay for goods on delivery.

*B.* Write a letter confirming your telegram. Be as considerate as possible.

Spangler, Iowa  
June 8, 19—

National Drug Company  
88 Calumet Avenue  
Chicago, Illinois

Gentlemen:

I have just purchased the drug store formerly owned by Johnson and Miller in this city and desire to continue the open account with your company enjoyed by my predecessors.

For ten years I have been the chief competitor of Johnson and Miller in Spangler, and now, with the failure of Mr. Miller's health and with Mr. Johnson's desire to move to California, I have bought them out and will combine the two stores in a more favorable location. Since our deal has been for cash, I shall need a liberal credit until business in the new location gets under way.

I am inclosing a considerable order for stock needed at once, since they have allowed supplies to run somewhat low pending the sale of the business. I hope you will favor me by making immediate shipment. Please wire reply.

Very truly yours,

Wm. Glasgow Drug Co.

WG/K

*per Wm. Glasgow*

### Collections

Who has not seen on an invoice some such symbols as these: 2/10; n/30? These mean, of course, that if payment for the goods listed on the invoice is made within ten days from the date of purchase, a discount of 2 per cent from the amount of the invoice will be allowed the purchaser, and that if payment is not made within the ten-day period, full payment may be made at any time within the succeeding twenty days. If payment is not made at the expiration of the thirty-day period, the amount of the invoice becomes overdue.

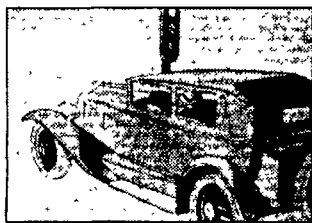
Individuals and business houses that respect their reputations for paying bills try to pay them within the time for which credit has been extended; but, unhappily for the business world, there are many persons who either are unable to pay their bills when due or are indifferent to such payment. Indeed, there are some who deliberately try to avoid payment of their bills.

Whenever bills remain unpaid at the expiration of the term of credit, the creditor is faced with the problem of collecting the amounts due. If it is thought that failure to make payment is due merely to an oversight, especially if the customer has been in the habit of paying his bills promptly, no immediate notice of the failure to pay will be taken. But if the bill remains too long unpaid, the creditor must bring such delinquency to the notice of his customer. If the customer's failure to pay is thought to be the result of indifference or care-

lessness, the communication which the creditor sends to him will be somewhat different from that sent to a customer who usually pays his bills promptly. Certain types of notices will now be discussed.

### **The Bill**

The first notice of indebtedness which a buyer receives is usually a bill, or invoice. This is an itemized statement of goods purchased, services rendered, or expenses incurred on account. When the bill represents the purchase of goods, it should be sent at the time the goods are shipped, in order that the buyer may compare the items in the bill with the goods received and give immediate notice of any error in billing or in shipping.



**The "First Notice"—which is disregarded**

This is done with a minimum of discussion or argument.

Observe that the form given on page 388 not only is an itemized statement of the goods sold, but contains a notation designed to relieve the purchaser from any possible embarrassment from the feeling that the bill should be regarded as a dun. Sometimes "This is your invoice" is stamped across the face of the bill.

In similar manner open accounts require only the routine monthly statement, so long as payments are made with due frequency. The statement on page 389 illustrates this form of credit and collection procedure.

### **The Delinquent Debtor**

If a buyer does not make payment when his account is due, he is, from the point of view of the collection department, a delinquent debtor. Many firms have a routine by which he may be brought to book.

*Crockery · China · Glassware*

33 SUMMER STREET

Boston, Mass.

November 7, 19—

Mr. Henry L. Hardy

903 Lake Ave., Newton Highlands, Mass.

Bought of

**JAMES McDOUGALD & STRAFFORD CO.**

## Corey Hill Pattern

1 doz. Plates. . . . .	\$3.65
1 doz. Plates. . . . .	2.50
1 doz. Coffee Cups & Saucers . . . . .	4.00
1 doz. Oatmeals. . . . .	2.70
1 Scallop. . . . .	1.20
1 Platter. . . . .	1.50
1 Sugar. . . . .	1.25
1 Cream. . . . .	.65
1 Bowl. . . . .	.35
1 Open Vegetable Dish. . . . .	1.30
1 doz. Plates. . . . .	3.15
1 China Cracker & Cheese Tray. . . . .	2.00
<b>Net. . . . .</b>	<b>\$24.25</b>

**NOTE.** The sending of this invoice is not to be considered as a request for payment at this time, but is to enable the purchaser to correct promptly any possible error.

Statements of accounts are mailed the first of each month and contain only dates and amounts conforming to the bills sent currently.

# The Mayer-Buffington Company, Inc.

FOUNDED 1851

WALL PAPER~WINDOW SHADES~FLOOR COVERINGS

3636-3646 CANAL STREET

CHICAGO

June 1, 19—

Moore & Spencer  
Spencer, Indiana

DATE	CHARGES	CREDITS	BALANCE
		BALANCE BRO'T. FORWARD	320.24
May 8	.85		321.09
May 11	42.77		363.86
May 14	13.65		377.51
May 15	.96		378.47
May 16		321.09	57.38
May 17	2.89		60.27
May 18	1.40		61.67
May 23	27.26		88.93
May 27	2.53		91.46
May 29	9.10	3.30	100.56
May 29			97.26
			The Last Amount in This Column is Your Balance

Monthly Statement of Open Account



### The Second Notice

As a second step a notice is sent on which is printed some statement such as "bill rendered," to show that the account is overdue and should be paid without further delay; but it is usually injudicious to give the debtor an impression that he has been singled out as a special case.



**The "Second Notice" — which is rather informal**



**The "Third Notice" — which is formal. It requires attention**

### The Third Notice

The debtor who does not pay on the second request usually requires special attention. A particular knowledge of his case is desirable. He may be solvent but simply careless, or he may be willing but unable to pay.

The wording of the third notice depends on the attitude of the business house regarding collections in general, or on its attitude toward particular debtors. Some firms send a third notice as a part of the regular routine, in which all debtors are treated alike; other firms require that the third notice shall assume the form determined by the head of the collection department. He usually has ready several kinds of printed forms, varying in emphasis, which he orders sent out as his judgment determines. Generally it is best not to make the third notice personal, but to have it printed, to avoid the appearance of sending a dun.

The following will give some idea of the regular forms:

1. Print on the statement some such notice as the following: "We request an early settlement of the above account."

Name _____		8 110 28887. 2-8
Acc. No. _____	<b>PERKINS'S, Chicago</b>	Amount _____
<b>WM. PERKINS'S SONS COMPANY</b>		
Acc. No. _____	<b>CHICAGO</b>	
Sold to _____		
ACCOUNT RENDERED		
We call your attention to the inclosed account, which is now overdue. We ask you, therefore, kindly to favor us with a Prompt Remittance.		
WM. PERKINS'S SONS COMPANY		

**" Immediate Collection "**

2. Inclose a card similar to the following :

*May we call your attention to the inclosed account, which is now overdue. We ask you, therefore, kindly to favor us with a prompt remittance.*

*Wm. Perkins's Sons Company*

3. To call attention sharply to an unpaid bill, as a seeming matter of routine the statement may be stamped with a notice of draft to follow if the bill is not paid by a stated time. The statement on page 392 illustrates this procedure.



**Special Notice**

When the third statement has failed to arouse the debtor, his case requires immediate and special attention. No hard-and-fast rule can be given for approaching him effectively. A customer whose trade is, in spite of slow payment, profitable to the seller cannot be dealt with as summarily as a customer whose business is no longer desired.

The following letter was written to a slow-paying customer. His financial standing was uncertain, but he was such a large buyer that his creditor wished to keep his trade.

Fort Worth, Texas  
September 3, 19—

Mr. H. P. Dutton  
Wichita Falls, Texas

Dear Sir:

We inclose a statement of your July account and direct your attention to the fact that it is now three months overdue. As you know, we made the price on the shipment on a cash-payment basis, and since we have to pay cash ourselves, a large account like yours, when carried on our books, withdraws a corresponding amount from our business.

Under present conditions the margin of profit for a wholesaler is very narrow. Therefore an account carried for any length of time becomes an actual loss.

May we not hear from you at your earliest convenience?

Yours very truly,

F. O. Fotch & Co.

F-D

*L. F. Fotch*

**The "Threat"**

Delinquent debtors sometimes delay payment just as long as possible without suffering a serious lowering of their credit status or incurring added expense to an already overdue account. For such customers a mild but firm reminder of

penalty will sometimes bring a settlement when less pointed appeals fail. However, the collection department cannot



The Settlement

afford to indulge in unconsidered threats; in fact, it will not make or imply a threat of any kind unless it is to be strictly carried out.

A mild form of procedure is illustrated in the statement on page 392, stamped with the notice of a draft to be drawn against the

debtor if payment is not made within a specified time.

The following letter illustrates a more pointed demand, based upon the courteous desire to avoid injury to the debtor's credit status or the addition of costs to his account:

We must call final attention to your account for \$98.00 now long overdue. Your standing in the business world is such that you know there comes a time when patience ceases to be a virtue, though courtesy is always in place. This letter indicates clearly the end of our patience, but at the same time our determination to continue the courtesy we have consistently shown you. Good business practice demands that credit on your account be discontinued at once. We have already waited too long in doing this, and are now writing to inform you that unless we receive a substantial remittance on your overdue account before the tenth of this month, we shall be compelled to place the entire matter in the hands of the Commercial Collection Agency for immediate action. We should be extremely sorry to do this, since it would undoubtedly injure your credit status and add to your account the cost of its collection. Will you not spare us and yourself this embarrassment by remitting within the time stated?

If a debtor fails to reply satisfactorily to a request for payment, and the creditor decides to collect the account in full by positive means, a letter like the following may prove effective:

Dear Sir:

As you have not replied to our letter of August 1, with reference to your account of \$1650.84, we must ask for a settlement by February 28.

Our agent, Mr. John Gardner, has told us that you said something to him about giving us a note for three months, indorsed by The S. P. Schelling Company, if we would send you our spring quotations on flour.

Under no circumstances can we entertain such an arrangement, and we must state that if your account is not paid on the date above mentioned, we shall place the matter in the hands of our attorneys for immediate collection.

Yours truly,

F. O. Fotch & Co.

### Illustrative Forms

Letters similar to the following may be used as fourth notices, according to circumstances.

Dear Sir:

We have an account on our ledger against you, amounting to . . . and dating back to last . . . , to which we have repeatedly called your attention. We feel that we have been considerate in the matter, and trust that you will favor us with an immediate settlement.

Yours very truly,

Dear Sir:

We were much surprised, on referring to our books, to note that your account amounting to . . . , long overdue, remains unpaid after the many communications we have sent you regarding it.

Although we are averse to subjecting our charge customers to additional annoyance and expense, if this is not settled by . . . , we will place the matter in the hands of our attorney for collection.

Yours very truly,

Gentlemen:

Unless your account is settled by June first, we will refer it to the Merchants' Collection Agency.

Yours truly,

The letters that follow have been used effectively:

#### A COLLECTION LETTER

### C. L. Carter Company

640 CRANDALL AVENUE, SACRAMENTO, CALIFORNIA

#### MOTOR CARS AND TRUCKS

November 27, 19—

Mr. Charles A. Dawson  
Pearl Street  
Berkeley, Calif.

Dear Sir:

About this time of the year, after the rush is largely over, it is customary for us to go over our accounts carefully to discover any items which some of our customers may have overlooked.

Permit us to call your attention to a charge against you, dated July 13, for \$4.24. This is for thirteen gallons of gasoline and three quarts of cylinder oil which were put into your car at the time it left us.

If this charge is correct, will you please send us your check in settlement?

Very truly yours,

C. L. Carter Company

by *Henry T. Barton*

Credit Manager

HTB/EN

A COLLECTION LETTER

**STEEL PRODUCTS COMPANY**

**7 Water Street**

**Birmingham, Alabama**

August 10, 19—

Addison Contract Company

New Orleans, La.

Gentlemen:

We are at a loss to understand the reason for your failure either to answer our letters about the payment of the inclosed account or to pay our recent draft, which was returned indorsed, "Cannot pay now." We sincerely hope that you are not meeting with any difficulties in your business. However, if this should be the case, you can depend on us to cooperate with you in every reasonable way. If you feel that you require a further extension of time to meet this bill, do not hesitate to place the facts before us.

On the other hand, if you are in a position to do so, we trust that you will send a check immediately. When we put through your order, we expected you would pay the bill, unless, of course, unforeseen contingencies should arise. To disregard the obligation imposed on you, without offering any reason therefor, is bound to reflect on your credit standing.

We want you to feel that you can at all times rely on our cooperation and fair treatment, and we confidently expect similar cooperation on your part. A prompt response will help to avoid any further misunderstanding.

Yours truly,

*Jefferson C. Winters*

JCW/EE

Credit Manager



*Exercise 377*

**A.** If the idea to be developed in a dunning letter is the payment of an account at once, show how the principle of unity applies to a letter of this nature. Explain why emphasis will very likely require that a statement calling for immediate payment be placed at the close of such a letter. Give a reason why such a statement may well appear both at the beginning and at the close of the letter. Why should the writer be particularly careful to state correctly the amount that is due?

**B.** Where should you place the following letter in a series of collection letters?

I hope that the inclosed circular will contain some timely suggestions for your spring trade. The articles described on pages 23 and 24 have never been introduced in your district, and it might be worth your while to feature them during the coming spring opening.

I believe that a statement of your account for \$250 has been sent to you. The fact that our terms are cash enables us to give to our customers the advantages of such opportunities as we have outlined in this letter. May we not hear from you at once?

*Exercise 378*

On February 14, 19—, E. C. Ferry shipped to George A. Harris certain goods and at the same time mailed him an invoice, which stated that the terms were cash.

**A.** Explain how E. C. Ferry might deal with the account on April 1, following.

**B.** Prepare two different types of statements dated May 1, and show how each might properly apply to the case.

**C.** Prepare a letter designed to collect the account but not to injure future business relations between Mr. Ferry and Mr. Harris.

**D.** Prepare a letter designed simply to make certain the collection of the account.

**Exercise 379**

Suppose that Mr. Harris has replied to your letter under *D*, Exercise 378, offering to make part payment and to give you his note for sixty days for the balance.

*A.* Write Harris a letter refusing his offer and insisting on payment in full. Would you give reasons?

*B.* Write a letter accepting Harris's offer.

**Exercise 380**

On June 17, G. W. Ray of Nashville, Tenn., sold to Mrs. L. Pike of Louisville, Ky., a bill of goods amounting to \$175.50. Write for Mr. Ray a series of four collection letters.

**Exercise 381**

Oscar Lapham of Minneapolis, Minn., bought of Powers & Healy, Chicago, Ill., on August 15, a piano valued at \$700. The bill was not paid by October 1, as agreed. Two letters have already been sent to Lapham by Powers & Healy. Write two more in the series. Make them polite but insistent. In other words, you are to make reasonably certain of collecting the money.

**PROBLEMS**

48. Explain the relation of a credit department to the collection department, and show how both may influence the volume of sales.

49. What are some of the things that most vitally affect one's financial standing in the eyes of the business world?

50. Outline the attitude which you would take in writing a reply to a firm that has written to you about the financial standing of the following:

*a.* A firm in which, unknown to those making the inquiry, you have a financial interest.

*b.* A firm which you dislike, but which is sound financially.

*c.* One of your intimate friends, who is honest but rather shiftless in money matters.

51. Has humor any legitimate place in the writing of collection letters? If possible, illustrate your remarks with an example.

## CHAPTER XIV

### The Form Letter

#### Why Form Letters are Used

So far we have been assuming that every letter written in business is especially created to meet a given situation. Thousands of letters are so written each day. And this is a very expensive and time-consuming task. In each case the dictator must take time to organize and express his thoughts, usually a stenographer must take them down in shorthand and later transcribe them, and the dictator may feel that he must read the finished letter. It is estimated that the cost of an individual business letter today is never less than fifteen cents, and is often nearer twenty-five cents. Where thousands of letters are sent out daily, their cost easily amounts to a large sum.

But in many businesses there are so many inquiries calling for the same reply, so many similar requests for information, so many of the same sort of mistakes to be pointed out, and so on, that if individual letters were written in all cases, practically the same sort of thing would be said over and over again in practically the same words. What a waste of time and energy to write hundreds of separate letters, when a single form will do equally well!

Thus the form letter has come to be rather widely used whenever a great many routine situations can be met in practically the same way. Its use saves time in planning and dictating and in many cases saves the time of the stenographer; and since it is the result of careful advance preparation, it is probably a much better letter than most individually written letters would be.

### Types of Form Letters

There are various possibilities in the form-letter idea. Sometimes the wording of the letter has been prepared in advance, and the business man can tell his stenographer to write letter No. 1 or letter A or however else it is designated. This saves time in dictating, saves the time of the stenographer, and makes sure that the letter is well thought out and carefully expressed to suit the purpose for which it is written. Often it appears to be a personal letter, written only to the person to whom it is sent. The letter on page 402 might well be of this type, the stenographer referring by date to the letter to which this is a reply. A form letter of this type might well be used where essentially the same letter has to be sent over and over again, yet where an obvious form letter might offend or seem to be in bad taste.

In many cases the form letter is printed in typewriter type, a space being left for the insertion of the individual name and address. The finished product looks to the casual glance like an individually written letter. Such a form letter saves much time and expense, requiring the stenographer merely to fill in the complimentary address. Of course it is essential that the typewriter used have the same kind of type and the same color of ink as appear in the printed portion of the letter. Letters of this sort are widely used for advertising purposes, to answer routine queries where a printed form is not deemed desirable, to make adjustments, and so on.

In still other cases the form is frankly printed, and no pretense is made that it is anything but a formal communication regarding a routine situation. The letter may be in the usual style, with a space where the individual address can be filled in with a typewriter. Such a letter is shown on page 403. But in many cases no attempt is made to have the form resemble a personal letter, and the complimentary address and even the complimentary close are both omitted.

## Modern Business English

## ANSWER TO AN INQUIRY

The College of Business Administration  
of the National University

WASHINGTON, D.C.

September 1, 19—

Mr. William A. White  
410 Wyoming St.  
Oakland, Utah

My dear Mr. White:

I have received your letter of August 29, in which you asked me to state specifically the purpose of instruction in this college. I may say in brief that the College of Business Administration is intended to aid students in preparing for executive positions in any kind of business. Its course will be found particularly helpful to young men who plan to become managers of commercial or manufacturing establishments.

To quote from our catalogue:

The course prepares directly for accountancy, domestic and foreign commerce, banking, insurance, journalism, advertising, salesmanship, correspondence and secretarial positions, and transportation. It also prepares for the teaching of commercial subjects and for the national service, especially in the Treasury Department, the Department of Commerce, and the Consular and Diplomatic Service.

I am sending you copies of our catalogues and shall be glad to give you additional information.

Yours very truly,

*Everett W. Jones,*  
Dean

EWJ-EN

A bank sometimes finds at the close of the day's business that certain of its depositors have overdrawn their accounts. To such depositors the bank might send a form letter like the following:

WILLIAM C. HOWLAND, President

N. S. FARNHAM, Treasurer

*MERRIMAC TRUST COMPANY*

HAMPTON, OREGON

Valuables stored at  
moderate rates

Safe deposit vaults  
Boxes \$5 and upwards

19—

Mr. A. H. Noyes  
31 Ashe Street  
Hampton, Oregon

Our records at the close of the day show that your account appears to be overdrawn \$100.00.

Please deposit a sum sufficient to cover this amount. If you are unable to make your account agree with these figures, please communicate with us promptly, as it is important that any difference in records between us be corrected at once.

Yours very truly,

N. S. Farnham, Treasurer

Banking hours, 8 A. M. to 2 P. M.

Vaults open, 8 A. M. to 2 P. M.

Hours on Saturday, 8 A. M. to 12 Noon

Suppose a large public-service corporation receives every month dozens of small checks which are for various reasons inaccurate. Since the mistakes may be classified into general groups, it is really unnecessary to dictate a personal letter to every person who has made an error of this sort. Therefore the corporation has a printed form, which, when filled in, serves to give notice with a minimum of time and thought.

Indeed, such a form makes it even easier than a personal letter would for the person to whom it is addressed to understand the message, for he sees at a glance what is wanted. The following form illustrates this method of procedure:

<b>EASTERN TELEPHONE AND TELEGRAPH COMPANY</b>	
<i>Cashier's Office</i>	
245 STATE STREET, NEW YORK CITY	
The check in connection with your account for telephone No. <u>Per. 730</u> is returned herewith for the reason indicated (X).	
Signature omitted	Not made out to this company
Wrong amount X	Dated in advance
_____ (Other reason indicated here)	

Either the ordinary printed form or the form printed in typewriter type may be adapted to many uses by leaving a space for the filling in of specific information. For example, a well-known paint firm is constantly receiving inquiries about the price of paints. Most of these are adequately answered by a copy of the form letter on page 405, filled in to meet the particular inquiry.

### How to Use Form Letters

Form letters may be sent as replies to inquiries, as replies to complaints, as requests for information, as adjustments of complaints, as advertising announcements, and so on. It is impossible to lay down any absolute rule that will tell just when to use a form letter and when to dictate an individual letter. There is no doubt that the personal letter, with its intimate touches, is often the more effective communication

## HALLIDAY PAINT COMPANY

±  
CHATTANOOGA, TENN.

\_\_\_\_ 19\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Dear Sir:In answer to your inquiry of \_\_\_\_\_ we take pleasure  
in quoting you the following prices on paints, f.o.b.\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
We wish to call your attention to the fact that our present prices are subject to fluctuation, the tendency of the whole market being decidedly upward. Since there is no present indication of a fall in prices, we recommend that you order as soon as possible the quantities which will be likely to meet your demands for some time.

Yours truly,

of the two, and yet in many instances the form letter does meet all the requirements of the situation. Where such situations are multiplied a hundred or a thousand times, the form saves time and expense, and sometimes means that letters which might otherwise have to remain unanswered are answered promptly and adequately.

Obviously common sense should teach a correspondent that an unusually good order from even a regular customer or anything at all out of the usual day's routine should call for some kind of special attention. But when the communication is plainly a matter of routine, a good form letter is almost certain to be better received than the deadily miscalled "personal" letter of a correspondent who simply follows a stereotyped form in his mind as he drones to a stenographer



or a dictating machine: "We are pleased to acknowledge your order of . . ." or "Inclosed is a statement of your account for . . ."

Besides using the devices already mentioned, — such as typewriter type in a printed form letter, individual information in spaces provided, and so on, — one can give a more personal touch to a form letter by inserting a paragraph like the following, itself a form paragraph to be used where appropriate:

We observe from your letter that you are making no inquiries about raw oil, which you have always handled extensively. We have in stock a considerable quantity of the best-grade raw linseed oil, and can quote you this at 93 cents per gallon, f. o. b. Paterson. Since this price will hold only until July 5, when there will be a sharp advance, we believe that our quotation will interest you.

#### *Exercise 382*

Prepare a form letter to be sent out by Black & Graves, 100 Dixie Ave., Memphis, Tennessee, in reply to those who write asking for a descriptive catalogue of hardware equipment handled by this concern.

#### *Exercise 383*

Prepare a form letter acknowledging the receipt of an order for goods. Say that the order will be filled promptly, goods to be sent by parcel post. Mention the method of payment.

#### *Exercise 384*

Prepare a form letter to be sent in response to a complaint made because of a delay in the receipt of goods ordered. Give a reason for the delay, such as a holiday rush of orders, a freight congestion, or a breakdown of machinery (which has caused a delay in manufacture).

## Exercise 385

Copy and use the form below to make a report on one of your own themes or a theme written by one of your classmates.

STUDENT _____	COURSE _____		
EXERCISE _____	GRADE _____		
CRITICISM	GOOD	FAIR	POOR
MECHANICS (FORM, GRAMMAR, SPELLING, PUNCTUATION) . . . . .			
UNITY . . . . .			
COHERENCE . . . . .			
FORCE . . . . .			
POINT OF VIEW . . . . .			
EXPRESSION . . . . .			
CONTENT . . . . .			
CORRECTNESS . . . . .			
CLEARNESS . . . . .			
CONCISENESS . . . . .			
COURTESY . . . . .			
ADDITIONAL REMARKS :			
INSTRUCTOR _____			

## Exercise 386 • Oral

Be prepared to explain which of the letters written in reply to Exercises 382-385, if any, might be printed with type-writer type, which printed with space for typewritten material to be filled in, and which printed with no complimentary address or close.

***Exercise 387***

Prepare a form letter to be sent to teachers who write asking that a copy of Gillis's "Elements of Business Law" be sent them for examination. Politely grant the request, and describe briefly what you consider the strong features of the book. Quote the price per copy.

**PROBLEMS**

**52.** Prepare a form that may be used in making a report of a talk given by one of your classmates.

**53.** Prepare copy for two printed form letters which might be used in business.

## CHAPTER XV

### Memoranda and Intramural Correspondence

#### Memoranda

Few people can be expected to remember the mass of details which go through their hands, and there is no reason why they should burden their minds with most of them when written records can be easily filed away and produced at a moment's notice. Thus it is customary to make written memoranda concerning important telephone conversations, personal interviews, decisions made, information obtained, and so on.

Sometimes memoranda are written hastily for purposes of reminder only and destroyed as soon as the matter in question has been attended to. In such cases they are usually written on any sort of scrap paper available.

Special paper, however, is used for memoranda which will become a part of the permanent records; it is usually smaller in size than the regular letterheads, and sometimes it is colored to indicate the department using it or the subject matter. In some cases, too, the name of the department appears on the paper in printed form.

Memoranda should be dated, and signed by the name or initials of the person responsible for them. Sometimes they are dictated, and sometimes they are left to a secretary to prepare. Often the subject of the memorandum is placed at the top, as a sort of title; the style is concise and to the point. The object is not to make a good impression on some outsider, but merely to make clear at a glance the contents of the memoranda.

The following are typical of the form and style used in making memoranda. Secretaries are often provided with pads of memorandum paper similar to that shown in the first illustration below. Note that the fourth memorandum shown is rather more formal in character.

**TELEPHONE MESSAGE**

October 2

Mr. Allen:

Mr. Hawkins of the First National Bank telephoned. Please  
call him before four o'clock at Regent 3516.

E. L. H.

**CANDIDATE FOR SALES POSITION**

Name: Richard C. Wright

Address: 88 Highland St., City

Telephone: Highlands 3280

Education: A.B., Univ. of Illinois, '22

Age: 30

Experience: 5 years with Baker-Forbes Co. (See references  
attached.)

Personality: Excellent

Interviewed: June 26'

R. B.

## Memoranda and Intramural Correspondence 411

TOLEDO ORDER

October 6

The Toledo order is to be shipped by fast freight on October 20. Bill is not to be rendered until January 1 next.

A. C. H.

### MEMORANDUM

**Subject** Alden-Green: New Cicero

October 1, 19--

**From** CHARLES G. WALLIS

**To** Mr. C. H. LEWIS

I have your note of the 30th referring to the title above.

You will be interested in knowing that we are now expecting to have a supply of the new impression ready about October 15.

Very truly yours,

E

*CSW*

### Exercise 388

Give to the secretary of the athletic council of your school a memorandum concerning a meeting of the council which is to be held soon. Give all necessary details, including the major topic to be discussed.

*Exercise 389*

Make brief notes of a recent conversation with some friend. Make this memorandum such that you can readily recall the substance of the conversation a month hence.

*Exercise 390*

Write and sign a memorandum which confirms a message you have just telephoned. Use the following data: today's date; place, your city; addressed to J. H. Smith, shipping clerk; subject of message, delay in filling order of Dawes Hardware Company, which is to be forwarded by express two days hence.

*Exercise 391*

Write a memorandum of observations made on a recent shopping tour or of those made on your way to school today.

*Exercise 392*

Make notes such as a business man might give to his secretary and from which she might write a letter. Subject, last directors' meeting; mention number of directors present — a quorum; dividend declared; vote to close offices on Saturdays from June 1 to September 15 inclusive at 12 noon; time of adjournment. Supply names and date of your own choosing.

**Interoffice and Interdepartmental Correspondence**

To save time and expense, the thousands of letters which go between main offices and branch offices of large firms or which go from one department to another are commonly treated in a somewhat informal manner, like the memoranda. It is usual to write them on plain paper, bearing no printed or engraved letterhead. The paper is often half the size of the usual letter paper ( $8\frac{1}{2}$  by 11 inches), and frequently each office or each department uses a distinctive color. It is also a common practice to use envelopes of different colors in

## Memoranda and Intramural Correspondence · 413

which to send the correspondence of the several departments or the different branch offices of a large corporation, each envelope printed with the address of a particular department or office. This saves the time of the stenographer and of the mailing department.

As in the case of the memorandum, an intramural ("within the walls") letter dispenses with unnecessary formalities. The heading may consist of the date only. Often there is no inside address, and sometimes even the salutation is omitted. If the latter is not used, it is replaced by the name of the person to whom the letter is addressed. The complimentary close is usually dispensed with, and frequently the signature is typed instead of written by hand. The style of the letter is concise, for it is concerned with saying as briefly and accurately as possible what it has to convey.

Interdepartmental letters are shown below and on pages 414-415.

### *Requisition*

#### ALPHA MANUFACTURING COMPANY

From - Advertising Department

Date 3 - 5

To - Purchasing Agent

Subject - Letter to general mailing list

We are preparing a letter to be sent to our general list of 15,000 names. Will you please order for this purpose a sufficient quantity of letterheads printed on Imperial Bond - the same weight and color that we use for our general correspondence.

J.B.



## ALPHA MANUFACTURING COMPANY

From - Purchasing Dept.

Date 3 - 5

To - Advertising Dept., Mr. John Borden

Subject - Imperial Bond

This will acknowledge your requisition for Imperial Bond to be used for a letter to our general mailing list.

In view of the fact that this is such a large mailing, would it not be wise to use a cheap grade of bond paper instead of Imperial Bond? We standardize on Imperial Bond for company letterheads and for forms like this because its large rag content gives it permanency as well as good appearance. But for a mailing to a large list we might save a little by using some other paper.

Please give me your opinion in this matter.

Grant Avery

Purchasing Agent

*Exercise 393*

Write a letter from the sales manager of a manufacturing company in New York to the salesmen in the branch offices of the same company, requesting the salesmen to come to New York for a sales conference. Supply such details as you think are necessary in such a letter.

## Memoranda and Intramural Correspondence 415

### ALPHA MANUFACTURING COMPANY

Date 3 - 6

To - Grant Avery, Purchasing Agent  
From - John Borden, Advertising Manager  
Subject - Imperial Bond

I am glad you questioned my requisition for Imperial Bond for a letter to our general mailing list. I have been wanting to go on record about this matter for some time.

To use Imperial Bond for letters of this kind to a large list is even more important than to use it for our routine correspondence.

Here is the reason:

While we know that we are sending out 15,000 letters, the people who receive these letters do not know anything of the kind.

So far as they are concerned, the letter that each receives is the only one that we sent out. Therefore each of those 15,000 individuals judges us by that one letter.

It is important, therefore, that the letter make a favorable impression on all of them. Any small amount that we might save by using an inferior grade of paper is more than offset by the unfavorable impression such a letter would make on the individuals who receive it. This letter will be our first contact with a good many important prospects. It is important, therefore, that it be just as good as we can make it. That is why I specify Imperial Bond.

You are familiar of course with the qualities of Imperial Bond because you have standardized on this paper for our regular letterheads and office forms, but I am attaching to this memo. an advertisement which I received recently from the Maine Paper Company.

John Borden  
Advertising Department

*Exercise 394*

Write the following series of intramural letters:

1. A letter from the office manager to the purchasing agent, asking the prices of office furniture which he has seen described in the catalogue of the Gardner Furniture Manufacturing Company as follows: 1 oak desk, flat top, 52 " × 36 " ; 2 sets of bookcases, manufacturer's number 5806; 1 oak swivel armchair, leather bottom, manufacturer's number 325; 2 oak armchairs, plain seats, manufacturer's number 1892.
2. The reply of the purchasing agent.
3. The letter of the office manager, asking that the furniture be purchased without delay.

Supply all names and other necessary details. Try to quote prices that are approximately those of the current market.

**PROBLEMS**

54. a. Prepare a series of letterheads for the sales, advertising, and general manager's departments of a furniture business.

b. Write a letter from the head of the sales department to the head of the advertising department in the furniture business, requesting that a certain piece of furniture be advertised in the local papers. Supply all necessary details, including a description of the furniture, the price, the date on which it is to be advertised, and so on.

c. Write a letter of acknowledgment from the head of the advertising department to the head of the sales department.

d. Write a letter from the head of the sales department to the general manager, in which the former incloses copies of the correspondence referred to above and asks that the general manager approve the steps taken.

55. Write a paragraph on the general subject of intramural correspondence. Discuss the important characteristics of such correspondence, accepted forms, how it differs from correspondence which is addressed to persons outside of the business, and so on.

## CHAPTER XVI

### The Advertisement

#### *The Breadth of Advertising*

The business interests of our country spend over a billion dollars every year for advertising. That is a tremendous sum of money, but when we consider the great number of business organizations and the variety of goods which they produce, and the resulting varied forms of advertising which impress themselves upon us every day, we can more readily accept that startling figure as an accurate one. By means of the radio broadcasts, newspapers, magazines, billboards, handbills, circulars, pamphlets that come through the mail, or even skywriting, some manufacturer or seller is constantly trying to tell us that his particular product is one of superior merit.

Thus advertising constitutes one of the most highly developed of modern arts, involving the employment of great numbers of talented men and women. It requires the services of men and women who constitute the managerial staff as well as those who are skilled in the preparation of advertising copy. For example, a large advertising company approaches the owner or management of a business, outlines an advertising program, and offers to assume full responsibility for putting it into effect. If the proposals made are accepted, it thereafter becomes the advertising company's job to sell the product of said business through various advertising media. The small business, as a rule, prepares its own advertising copy, for newspapers, mailing circulars, flyers, form letters, and so on.

The kinds of advertisements mentioned above, together with other well-known types, may be classified as follows :

- Radio advertising
- Space advertising
- Newspapers  
(Store advertising is the big item here.)
- Periodicals
- Direct or direct-mail advertising
- Broadsides and folders
- Booklets
- Illustrated letters
- Envelope stuffers
- Calendars
- Blotters
- Catalogues
- House publications
- Position or poster advertising
- Street-car cards
- Window cards
- Billboards
- Signs

The written advertisement is of particular interest to us as students of Business English. Here the essential principles to be followed in preparing advertising copy, whether it be for a very simple advertisement or a very elaborate one, are the same, although their applications are varied.

### **Essential Qualities of the Advertisement**

It is difficult to lay down absolute rules governing the preparation of advertisements, because they may assume such widely different forms. There are, however, certain qualities which characterize the effective advertisement.

1. It *attracts attention*. There are various ways of achieving this. First of all, of course, the advertisement, if in printed

*The Contentment Tea Room*

COME IN  
YOU'LL FIND CHEERFUL COMPANY, A STEAMING CUP,  
DAINTY CAKES, AND A RESTFUL ATMOSPHERE.

HOW DOES YOUR GARDEN GROW?

*Have you plenty of seeds, bulbs,  
and fertilizer for spring planting?*

WYMAN, THE NURSERYMAN

form, must be placed where it will be seen readily. Clever drawings and pictures, appropriate to the thing advertised, and the skillful use of color help to attract attention. The use of varied kinds of type and a pleasing arrangement make an advertisement stand out.

2. It *holds interest*. The interest with which an advertisement is read depends to some extent upon the language used. Advertisements vary in this respect according to the class of buyers for whom they are prepared — men, boys, women, girls; educated or uneducated persons; farmers or mechanics; and many other classes. On the other hand, some advertisements aim to have a universal appeal. Many food products, for example, are brought to the attention of all classes of people when they are advertised in newspapers, magazines, and the like.

To hold the interest of a reader, an advertisement must develop one central idea clearly and concisely. This principle applies especially to advertisements written more or less in a

narrative style. A multiplicity of ideas is likely to violate the principle of unity; a rambling style tends to confuse the reader and lessen interest. If the text can be supplemented by an illustration such as the one shown below, interest will be held more easily through the appeal to the eye.



Ewing Galloway

Notice the "human interest" element in this illustration. Without it the advertisement might attract little attention

Exaggerations in advertisements, as in the drama or elsewhere, lead to bombast and lack of force. The intelligent reader is not interested in the advertisement of a product which is claimed to be a miracle-worker. It is, on the other hand, a reasonable assumption that honest values lie behind what is seemingly the fairly stated, straightforward, sincere advertisement. Effective advertisements often have emotional appeal, but they must appeal also to the intelligence of the reader who is interested in a quality product.

The following newspaper advertisements illustrate varying degrees of sincerity and dependableness:

### To the Healthy Men of Nashville

The two best friends a man has when seriously sick are a skillful physician and a MIDWEST MUTUAL LIFE INSURANCE POLICY.

JOHNSON & JOHNSON

*Selling Midwest Mutual Life Insurance  
188 Southwestern Avenue*

MEN—Six NEAT appearing, as assistants to salesman; experience not necessary. Thorough instruction given so as to assure success from the start. Exceptional opportunity for advancement. Earnings about \$50 in beginning. Ten dollars deposit required. Apply Room 11, North Broadway.

### MADAME HAZELTINE

*Gives Life Readings*

SUCCESS AND IS YOURS through the PROSPERITY power of control; know the truth; know in time and know how to do it. She has helped thousands to fame and fortune. Her hours are from 9 a. m. to 9 p. m.

*77 South State Street*

3. It creates desire. In general it is the personal appeal which creates in the reader of an advertisement a desire to possess the thing advertised — the appeal to creature comfort, to vanity, to intelligence, to love of luxury, and so forth. Then, too, the reader may be encouraged to feel not only a desire but the actual need for the thing advertised. Thus the advantages of a certain product or service to the prospective customer, if convincingly stated, create in him a desire to profit by it.

Note that in the following advertisement an appeal is made to personal pride in one's appearance.



4. It *induces action*. It may be possible to *attract attention*, *hold interest*, and *create desire* on the part of the prospective customer; but if he is not influenced to buy or otherwise take action, the advertisement has not fulfilled its purpose,

**F**INE feathers don't make fine birds, nor do clothes make the man—but they do help to make one easy to look at, and that's something. Besides, to be well groomed is to have a certain inner satisfaction that helps one's outlook on life.

A most unusual purchase has enabled us to offer at this time a remarkably fine line of suitings at an astonishingly low figure. Etc.

for this last step is to the advertiser what "clinching the sale" is to the salesman. Authorities in advertising are unanimous in saying that the effective advertisement is likely to be one that induces the reader to *do something*, preferably something that is *definite*, *easy*, and *pleasant*. However, if the advertisement has been successful in regard to the first three essentials, the fourth will naturally follow, for attracting attention, holding interest, and creating desire usually lead up to the action desired on the part of the prospective customer; but it often helps if the desired action is clearly indicated.

The statements shown below are in the nature of a "clincher"; that is, they are intended to induce the reader to take immediate action.

The attached coupon, if properly mailed, will give you a lifetime of satisfaction.

### HE WHO HESITATES IS LOST.

The men who have achieved success are the men who have dared, who have had the courage to act upon their convictions.

AND YOU?

### Classes of Advertisements

Advertisements may be classified according to their character or main purpose.

Many advertisements seek to keep something constantly before the public for the purpose of securing good will or favorable consideration. There are many kinds of advertising of this sort. One of the most modern examples is the radio program, which, though devoted largely to music or some other form of entertainment, is supplemented with a direct appeal to the listener to use the wares offered for sale by the sponsors of the program. Similarly, there is the attractive advertisement, often in color, that appears regularly in magazines, — an advertisement designed chiefly to present and keep a particular commodity in a favorable light before the mind of the reader. In calendars, house organs, booklets, blotters, catalogues, and the like the appeal is not made with the expectation of immediate sales. The aim is rather to create a favorable reaction in the minds of possible purchasers, who may be induced to turn to the commodities advertised when the time for making purchases comes.

Other kinds of advertisements call attention to something which is for immediate sale or purchase. The appeal may be of many kinds, but it always aims at immediate sales. An old and effective appeal is to the bargain instinct. For example, the prices of a number of pieces of furniture are advertised as having been marked down. The number of pieces

is limited, and the length of the mark-down period is short. This kind of appeal is illustrated below :

<i>Johnson's</i>	<i>Sweeping Reduction SALE</i>	<i>of Furniture and Lamps</i>
<p>THIS TIME-HONORED AUGUST FURNITURE SALE is good news to the hostess already planning her fall refurnishing! Here are lamps of pottery and crystal, of porcelain and china, of wrought metals, of carved jade and cornelian — all reduced tremendously. Here are tip tables in endless variety, console tables, drum tables, dressing tables, wing chairs, side chairs, Canterbury's, terrestrial globes — all proud in beauty, all humbled in price.</p>		
<p><i>DISCOUNTS 20 to 50 Per Cent</i></p> <p>Fifth Avenue at 57th Street . . . Telephone CAL 5-6700</p>		

This advertisement might be distributed by mail or even from door to door by messenger in the form of a circular, or it might appear in a newspaper.

### The Language of the Advertisement

Just what to say in an advertisement and how to say it defy cut-and-dried rules. Rules, of course, there are, but they are almost as subtle as those governing poetical expression. A glance at the announcements in almost any magazine or newspaper will show, however, that the language of the written advertisement is likely to differ somewhat from that of ordinary English. In an advertisement —

1. Punctuation marks are likely to be used very sparingly. Frequently an advertisement has no punctuation marks except periods, and sometimes not even these.
2. Capitalization is frequently used for the sake of emphasis.
3. Paragraphs are usually short.
4. Sentences are usually short. Often phrases are employed where, in ordinary writing, complete sentences would be employed.
5. The style, as has been previously pointed out, varies with the class of readers to whom the appeal is made ; but, in general, advertising language is vivid and forceful.
6. The slogan — a brief, catchy statement which often emphasizes an important characteristic of a product or service — is often effective.
7. Most important of all, the statements and illustrations should be based on facts. "Truth in advertising" is good policy as well as good morals.

### *Exercise 395*

Make a list of at least a dozen kinds of advertisements, and bring to class one or more examples of each. Point out in each example just what chief factor is employed to attract attention and to secure favorable action. Choose novel and unusual kinds of advertisements, as well as those in common use.

### *Exercise 396*

Bring to class good examples of advertisements each of which illustrates emphatically one of the essential qualities of an advertisement. Choose, by preference, advertisements that appeal to you, and be prepared to explain in detail why you like them.

*Exercise 397*

Bring to class poor examples of advertisements each of which illustrates emphatically the lack of one or more of the essential qualities of an advertisement. Be prepared to justify your opinion of these.

*Exercise 398*

Prepare a list of not fewer than twelve slogans used to advertise well-known products. Select the three that you think most effective and explain why you think so.

**Space, or Newspaper and Periodical, Advertisements**

A glance at any newspaper shows why the prevailing type of advertisement contained therein is known as "space" advertising. Such advertising is devoted largely to promoting immediate sales. But there are columns of less conspicuous advertising devoted to announcements of those who wish either to buy or to sell something. While sellers' advertisements are by far the more common, yet reference to any good newspaper will show that buyers also advertise extensively. Among buyers' advertisements "Help wanted" announcements, calls for capital to be invested, and offers to buy real estate or merchandise are particularly common.

The following are some of the types of advertisements frequently inserted by buyers:

**YOUNG MAN** wanted in office of manufacturing concern; must be neat in appearance and willing to work. Answer in own handwriting, stating age. Address X 428, Herald Office.

**WANTED.** Will pay cash for 10 acres within easy walk of cars, 5¢ fare to city. Address K. S., Spokane Times.

**SOUTHWARD BOUND** and searching for a refined companion-nursemaid to go along. Care of two children, 2 and 4 years. X 932, News Office.

**COMPETENT** cotton-mill office-man wanted who has had mercantile experience; one who is familiar with and capable of carrying out details in the supply and demands of a cotton mill in its various requirements; no one but a man of experience and education need apply; best of references required; salary according to ability. Address A. B. Marshall, 13 West St., New York City.

**CAPITAL WANTED.** A private party, business man or capitalist, with \$15,000 available money, is wanted to finance a business enterprise from which large returns can be had. Investor to have full control of his capital and may take active or silent interest. For particulars address E. R. J., Atlanta Times.

**WANTED.** Two adjoining, unfurnished, front, sunny, well-heated and well-lighted rooms in Hyde Park, in a refined American family, with breakfasts, by a young woman in business. Best of references furnished. Address B. J. B., Western Gazette.

**WANTED.** In the Back Bay district or Brookline, room, with board, in private family, by young Boston business man; answers must give full particulars, including price. Address H. J. J., Boston Evening Transcript.

**WANTED.** Few miles from South Station, three-acre modern place; barn, henneries; buy or lease. G. A. E., Columbus News.

**THE BEST PLACE** to sell Books, Prints, and Autographs is Goodspeed's Bookshop, 15 Perkins Street, City. Valuations made at residence if desired.

In a buyer's advertisement specific terms are to be preferred to general ones. To advertise that you wish to buy a *good* house is likely to bring few pertinent answers when exactly what you mean is a single house, colonial style, with not more than eight rooms, four of which must be bedrooms. Similarly you should be definite when advertising for help. If you are not definite, you are certain to waste your own

time and that of applicants who are unfitted for the place and who would not have applied if the advertisement had been more specific.

The "Situation wanted" is one form of sellers' advertisements. There seems to be a widespread belief that advertisements offering personal services for sale do not, as a rule, bring results. This impression is not warranted, for many business men read such notices when in search of employees. Of course the beginner is not to suppose that a mere statement of his qualifications and wishes will necessarily secure for him a good position. The "Situation wanted" advertisement is simply one of the many legitimate ways through which a position may be found. The following are ordinary examples :

BOOKKEEPER and general office man, with knowledge of customhouse work, desires a position; age 35; references. Address E. T. J., Toledo Courier.

BOOKKEEPER. Lady desires first-class position with reliable concern at once; A1 references. Address V. D. M., Springfield News.

Other forms of sellers' advertisements are very common. These include notices of merchandise for sale, houses and apartments for rent, services for hire, money to loan, and so forth.

### Writing Advertisements

Before writing an advertisement it is well to make a list of the points that should be mentioned. For example, in writing an advertisement of a room that is for rent, the points to be noticed might be the following: location; convenience of access; to whom it will be rented; size; modern conveniences; heat; condition (of floor, paper, and so on); price.

The completed advertisement might appear as follows:

CAMBRIDGE — No. 17 Perry, near corner Magazine St. Ten minutes from Park St. Subway. Convenient location for Harvard student. Newly remodeled large bay-window room, warm, sunny, hot-water heat, bathroom floor. \$6.

### *Exercise 399*

Make a list of the points to be noted in preparing advertisements for the following:

1. Room for rent.
2. House for sale or for rent.
3. Automobile for sale.
4. Poultry for sale.
5. Typewriter to exchange.
6. Boat for sale.

### *Exercise 400*

Write a newspaper "for rent" advertisement of the house in which you live. (Examine similar advertisements in any good newspaper.)

### *Exercise 401*

Write a newspaper advertisement, stating that you are prepared to give instruction on the piano (or on any other musical instrument that you prefer).

### *Exercise 402*

Prepare an offer for sale, in a newspaper, of a secondhand typewriter.

### *Exercise 403*

Prepare a newspaper "for rent" advertisement of one of the following: (1) a room suitable for one person; (2) a room suitable for a married couple doing light housekeeping; (3) a room suitable for two college students.



*Exercise 404*

Write a suitable advertisement for a handbill or circular announcing one of the following :

1. A church social.
2. A championship football game.
3. A play by the dramatic club of your school.
4. The Christmas issue of a school paper.

*Exercise 405*

Classify the following advertisements in as many ways as you can. For example, the first is (1) a space store advertisement ; (2) a seller's advertisement ; (3) designed to interest women ; (4) an appeal to the "bargain" instinct.

1. A "Saturday bargain sale" of women's shoes.
2. A railway time-table published in a newspaper.
3. A series of announcements in a newspaper, in which Jones Brothers describe the progress made in building their new store.
4. An advertisement giving the history of the development of a certain shoe factory.
5. A left-over sale of men's shoes.
6. A newspaper notice stating that the public evening schools will be opened at a certain time and giving a list of the courses.
7. An announcement of a new automobile with emphasis upon its style, luxury of finishings, and ease of steering.

*Exercise 406*

Which form of advertisement (see list on page 418) is likely to be most effective in advertising each of the following : (1) a ball game ; (2) a school dance ; (3) a newly invented household device ; (4) a special brand of flour ; (5) a candidate for (a) a state public office, (b) a local public office ; (6) a new novel ; (7) a new textbook ; (8) many items of merchandise carried by a merchant ; (9) a special sale by a chain store ; and (10) a new model of an automobile ?

### *Exercise 407*

Make an orderly outline of the points you would mention in one of the following newspaper advertisements :

1. A spring millinery announcement.
2. A sale of men's shoes.
3. A sale of standard fiction.
4. An announcement of a new textbook on stenography.
5. An announcement of the opening of evening high schools in your city.

### *Exercise 408*

Examine the advertisements on pages 419 and 422, and make a list of the points mentioned in each.

### *Exercise 409*

Choose one of the following subjects, and prepare a newspaper advertisement. Make a list of the points that you intend to mention. You may suggest illustrations and other features for your "copy."

1. Frank B. Cooper & Co., hardware dealers (address), announce a sale of cooking utensils.
2. Nelson and Toby (address) announce their spring millinery opening.
3. Henry O. Wheeler (address) advertises his regular fall line of pickles and preserves.
4. O. J. Blakesley (address) announces a removal sale of men's and boys' ready-made clothing.
5. Charles F. Farnsworth & Co. (address) advertise their "Unique" kitchen range.
6. Mrs. M. P. Jerrold announces that she will send anywhere in the state, delivery charges paid, her homemade preserves, candies, and spice cake.

### *Exercise 410*

Prepare for a magazine an advertisement of the fall opening of a business school. Mention the courses of study, give the

amount of the tuition fees, and add any statement that you consider likely to make the announcement attractive. Such statements might mention the low tuition fees, the business-like character of the work, the high standing of the graduates in the business world, and similar matters.

### *Exercise 411*

Prepare advertisements for any two of the following :

1. A secondhand set of surveyor's instruments in good condition.
2. Hooked rag mats.
3. Player piano or phonograph. Be as definite as you can.
4. Webster's International Dictionary or the Standard Dictionary, latest edition.
5. Automobile tool roll or pyrograph outfit.

### *Exercise 412*

Prepare an advertisement in which you offer to exchange —

1. A rowboat for a camping outfit.
2. A phonograph for a kitchen cabinet.
3. A set of golf sticks for a rifle.
4. A pneumatic carpet-sweeper for an ice-cream freezer and cash.

## **The Radio Advertisement**

Perhaps no advertisement requires more thought and careful preparation than one to be broadcast. In the first place, the essential qualities and requirements of advertisements by the usual means of printing or writing hold true for efforts to secure publicity or to sell directly by radio. The same needs exist for brevity, directness, and sincerity of tone. Here, however, *tone* takes on a double significance, since the voice must reinforce the sincerity of the language used. It follows that the successful broadcaster should prepare his statements with great care.

Moreover, effectiveness requires naturalness of voice as well as clear enunciation of every syllable. Emphasis must

come through change of pitch rather than by speaking louder. These and many other exacting requirements of successful broadcasting call for the most painstaking preparation and careful rehearsal of copy before one attempts to speak before the microphone.

### *Exercise 413*

Prepare and read before the class a radio announcement of about 250 words on a topic of local public interest, such as —

1. Presentation of a musical farce by the high-school students and faculty.
2. Proposed public reception of a former graduate of the high school who has achieved national prominence.
3. The coming graduation exercises of the high school, including field day.

### PROBLEMS

56. What are some of the major arguments in favor of advertising? What are some of the major arguments against it?

57. Compare and contrast effective methods of advertising a certain product by newspaper advertising with the methods appropriate in radio broadcasting.

58. Bring to class a list of different types, or classes, of advertisement that you have found in a recent issue of a local daily or weekly paper. List these in the order of the amount of space taken by each.

59. Bring to class specimens of the best and of the poorest advertising which have appeared in a recent issue of a local newspaper. Be prepared to explain why you so regard these specimens and to show how the poorest of them could be improved.

60. Listen to at least five radio advertising programs. Comment upon these in a written report. Which did you consider the best programs? Which the worst? Why?

61. Prepare and deliver before your class a radio talk on some subject of your own choosing.

## **CHAPTER XVII**

### **Reports and Summaries**

#### **What a Report Is**

A report is rather difficult to describe exactly in simple terms, but it may be loosely defined as a more or less formal account of some matter about which information is desired. Such a definition is not very informing, for it includes many letters, sales talks, and other statements of fact, written or oral. However, if one looks about him with open eyes and ears, he will easily find many examples of reports, for large numbers of persons find it necessary to prepare or study one or more types. Teachers make reports to their principal about their departments and the students in their classes; principals prepare for the superintendent reports about schools; superintendents present special, annual, and other reports to the school committee, and members of a school committee make reports to the people of the community.

If an observer turns to any large business organization, he will find that its executives and subordinate employees prepare an amazing number of daily, weekly, monthly, quarterly, and annual reports of varied types. In fact, if one considers the number and variety of reports written in a year in any large city, he will be half inclined to agree with the humorist who declared: "This is the great industrial age, and the greatest industry is the preparation of reports."

#### **Purpose of Reports**

But the report cannot be dismissed with a "wise-crack." Restricting ourselves to the field of business, we can properly claim that it is practically impossible to conduct modern

business efficiently without efficient reports. The reason for this necessity is indicated in our simple definition at the beginning of the chapter: an "account of some matter about which information is desired."

### **Kinds of Reports**

Reports may be classified in endless ways, but perhaps the most helpful classification divides them largely according to the kind of information that they furnish. This will put them into two great classes:

1. Reports of facts.
2. Reports of facts with recommendations or inferences based on the facts.

An example of a simple report of facts is a student's school-report card, which may give information about his grades, attendance, deportment, and similar matters. If, however, the teacher makes a notation to the effect that the student's record indicates that he is giving too much time to athletics or outside work, the report would then belong to the second class.

As has been suggested, there are many other ways of classifying reports. For example, they may be considered as

3. Oral or written.
4. Informal or formal.
6. Regular, or routine (made daily, monthly, quarterly, etc.) or special (designed to meet a special need.)
7. Personal (written in the first person) or impersonal (written in the third person).

You may possibly find other methods of classification better suited to certain types of reports, but some sort is desirable in order to get as clearly in mind as possible the purpose for which any particular report is designed.

### **General Characteristics of a Report**

All reports have certain characteristics in common. They should be above all things *accurate*. Important decisions may be made as a result of the facts which they present. They

should be perfectly *clear*, so that the facts are at once evident to the reader. And they should at the same time be as *concise* as is possible without sacrifice of accuracy or clearness. As in other forms of writing, the greatest amount of space should be given to the most important points, and the least to the less important ideas. Moreover, it is highly desirable that nothing should be included which is not truly pertinent to the subject matter.

### Preparation of a Report

Every report, even the most simple, should be based on some definite plan or outline. (See pages 168-173.) In fact, there usually should be two outlines: (1) the working outline, used by the writer in preparing his report, and subject to such changes and adaptations as become evident as the work proceeds; and (2) the final outline, which the finished report follows, and which is often prefixed to the final copy.

Since clearness is a fundamental quality of a well-prepared report, the working outline, as well as the final one, should aim at simplicity. Three or four main divisions are almost certain to be sufficient for any well-considered subject. A complicated outline is likely to lead to a complicated report.

Every report has a title, expressed or implied. Effective titles are usually brief, containing not more than five or six words or less. If such a title does not seem adequate, a sort of subtitle may be added, as in the example below:

#### INDUSTRIAL INSURANCE

A study of industrial insurance as applicable  
to the employees of the A.B.C. Company

Most reports have three divisions:

1. Introduction
2. Body
3. Conclusion

The introduction may be a sort of preliminary statement of the general purpose and point of view of the body, and indicate the chief sources of information. It may also be used deliberately to arouse the interest of the reader.

The body is, of course, the important part of the report. Its necessary qualities are indicated in Chapter V, especially in the sections treating of the longer composition (pp. 138-140, 149, 154 etc.).

The conclusion may be a summary of the statements found in the body, and will in certain types of reports draw inferences and make recommendations based on the facts previously noted.

### Form and Arrangement

The following are the parts of a complete and elaborate report. Some of these may well be omitted in presenting an informal or brief report, or in other cases in which a particular part seems inappropriate.

1. *A cover, or title page*, on which is written or printed the title or subject of the report, and the name of its author.

2. *A letter of transmittal*. This is usually addressed to one person, such as the secretary of the board of directors, the president of the company, or the like.

3. *A table of contents*. This corresponds to the final outline. (See page 436.)

4. *An introduction, body, and conclusion*. These terms are usually not actually employed as headings of parts of the reports, but indicate the natural divisions of most reports. If a report began with a historical survey of the subject, that would be considered as the introduction. The conclusions and recommendations would be that part devoted to suggestions based on the facts in the body.

5. *An index*. This is similar to and has the same purpose as the index of a book. It is usually found only in elaborate and lengthy reports.



6. *Bibliography*. This gives the general list of sources of information, such as books, pamphlets, and other reports that have been consulted. It should be carefully noted, however, that actual quotations in the report itself should be indicated by quotation marks, and the source given. Usually such acknowledgments appear as footnotes.

7. *The Appendix*. The general purpose of an appendix is to keep out of the body of the report supplementary material, which, while it may be very helpful as further evidence or useful to clarify findings, is likely to complicate the main statement and destroy its coherence.

The essential steps in the preparation of a report may be summarized somewhat as follows :

1. A preliminary outline.

2. Assembling of the data. (In some instances it may seem necessary to attempt to assemble data before actually preparing an outline. As a matter of fact, however, one can scarcely attempt to collect information until he has at least a general idea of what he is collecting it for. Such an idea implies some kind of outline, even if it is only such as one might carry in his head.)

3. Analysis of the data to select what is significant.

4. Arrangement of the data in outline form according to the requirements of coherence and force as indicated by the purpose of the report.

5. Decision as to the conclusions to be drawn if the report is of the second type. (See page 435.)

6. Writing of the first draft of the report. The writing of the first draft of a report should aim at a complete presentation of the material that has been finally indicated by the outline. This draft should be critically and carefully revised from the point of view of the writer's purpose and the effect that he desires the report to have upon the reader. Accuracy, clearness, conciseness, and force should be the elements sought. Doubtful facts or conclusions, misused words, un-

necessary words and sentences, clumsy expressions, failure to subordinate less important details, unusual emphasis upon ideas of merely normal importance, misspelling, grammatical errors, and other details of style — all these should be corrected before the report appears in its final form.

## Common Types of Simple Reports

An example of a high-school report card for a student is given below. As it contains no remarks based on the student's record it is a *report of facts*.

CENTRAL HIGH SCHOOL													19—
REPORT OF				CLASS						ROOM			
Year	English	History	Book-keeping	Science Ec. Geog	Bus. Tr	Mod. Lang	Short. Type	Law Econ.	Math.	Department	Absences	Tardiness	Dismissals
1													
2													
3													
4													
5													
6													
Total Credits													

Number of credits necessary for graduation, 160	Meaning of marks	Scholarship:
Number gained September, 19—.....	E _ 90 _ 100	G _ 75 _ 89
Total number gained June, 19—.....	F _ 65 _ 74	P _ 50 _ 59
	D _ 60 _ 64	V _ 0 _ 49
	Passing Mark is 60	
	College Certificate Standard, G	

Below is a memorandum card filled out by an executive or his secretary after an interview that he thinks should be recorded. As it includes remarks based on the facts it is a report of facts and inferences from the facts.

NAME: <u>John E. Morrison</u>
ADDRESS: <u>6-7 Juniper St., Akron, Ohio</u>
SUBJECT: <u>The allowance on the shoes shipped White and Raymond, 7/8/39.</u>
REMARKS: <u>Recommend 5% off bill.</u>
TIME: <u>10:30/9/10/39</u> SIGNATURE: <u>A. W. H.</u>

Below is a mill foreman's report of production facts on a machine.

X & Y NAIL COMPANY							
MACHINE NO. <u>A-42</u>				OPERATOR'S NAME <u>John Dooley</u>			
	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	Total
Hours worked.	8	8	7½	7	8	4	42½
Number of pieces turned out	162,491	162,560	159,482	128,400	163,481	83,567	859,981
REMARKS: On Thursday the machine was out of order from 1.30 P.M. to 2.30 P.M.							
J. D.							

The examples below are secretaries' reports of proceedings at regular meetings of a school class. The first is formal, the second informal.

January 16, 19-

After corrected spelling papers had been passed out, Miss Wilcox read the report for Tuesday. Mr. Chandler made some favorable comments.

Then Messrs. Fitzgerald and Engler told stories based on personal experiences. The second story was criticized as lacking point.

"The Tale of Two Cities" was next taken up. After considerable discussion, the meaning of "resurrection man" was made clear. In the course of the discussion, Mr. Chandler mentioned the word "burke." He went on to tell us of the origin and meaning of this peculiar word.

The period was now almost over, and the teacher assigned the home lesson; namely, to underline all the dependent clauses contained in the sentences on the mimeographed sheet which he passed out.

Respectfully submitted,

*Mary Warren, Secretary*

2B

May 23, 19-

Miss Staples opened the English period by reading an unusually clear secretary's report for the Tuesday meeting.

Steele gave an excellent talk on credit insurance; but Tetlow was not ready to give his talk, because of an indisposition resulting from overwork.

The teacher appointed Bertha Gould, Nash, and Kindelan as a committee to get ready a one-act farce for presentation on class day. The rest of the students were instructed to write letters to the Tradesman editor about any matters which should be brought to the attention of the school. They were cautioned to be sparing of their humor, as it was probable that most of them had little to part with.

The class then proceeded eagerly to an encounter with certain Greek prefixes. Fortunately, the bell rang before the carnage became too dreadful.

Respectfully submitted,

*Benjamin Kohn, Sec'y*

4C

## Models

Elaborate reports are easy to find. Good models for study are the annual reports of school superintendents and the departmental reports of town or city governments. The Federal government and the various departments of your state publish numerous reports of interest to you as well as to business men. Such reports are often of simple facts, dealing with a variety of investigations on many matters.

Such institutions as insurance companies, banks, and public-service corporations publish reports which are widely distributed. Many executive reports made to stockholders, and similar reports intended for wide circulation, may be had. To be sure, relatively few people are called upon to make elaborate reports; nearly anybody, however, may be asked for a report of simple fact or of investigation.

Below are two letters which are reports based on investigations. Note that in the second no inferences are drawn or suggested from the facts.

Perkins, Nebraska  
May 1, 19—

To the School Board:

Pursuant with instructions from your Board the undersigned committee has investigated the question of the establishment of a lunchroom at the Hart High School. We find that a suitable lunchroom can be located in the basement space originally set aside for a gymnasium.

We recommend that:

- (a) said lunchroom be established and ready for occupancy by September 1 next
- (b) that the lunchroom be under the direction of the Home Economics Department of the school.

Accompanying documents contain all necessary estimates for costs of establishment and maintenance.

Respectfully submitted,

*Henry Olsen, Chairman*  
*Michael Casey*  
*John Brown*

Enclosures: Exhibits A, B, C, and D

January 27, 19—

Mrs. J. R. Russell  
150 Menotomie Road  
Graniteville, Miss.

Dear Madam:

The See-the-World Tours, Inc., about which you inquired, is located at 4056 Michigan Avenue, Chicago. It was organized as an Illinois corporation on July 1, 19—, with Miss Beatrice Moore as president and Miss Lorna Dane as treasurer.

The corporation was formed to manage personally conducted tours through Europe at nominal rates. Steamship passage is tourist cabins. First-class hotel accommodations are engaged in the larger cities, such as London and Paris, and accommodations in the better-class hotels in the smaller cities and towns.

Each tour-conductor carries sufficient money and letters of credit to pay all bills of the party including those for sight-seeing trips. This feature will command a better service than if the usual system of having hotels and bus companies send bills were followed.

For the past fifteen years this company has been associated with the International Tours, Inc., 42 State Street, Chicago.

We are not in a position to render information of a financial nature and suggest that if you wish details concerning the credit standing of the See-the-World Tours Company you refer to Dun & Bradstreet, Inc. or your bank.

Very truly yours,

*I. J. Pond*

I. J. Pond, Manager  
Information Bureau

IJP:M

Below is the interesting beginning of an annual report of a large American insurance company.

*To the Trustees and Policyholders of  
The Mutual Life Insurance Company.*

Modern life insurance as developed in the United States is a complementary combination of life insurance protection and thrift, the former being represented by insurance payable at maturity aggregating approximately \$110,000,000,000 under more than one hundred thirty million policies held by sixty-four million of our population, and the latter by the assets of some 315 companies amounting to over twenty-five billion dollars accumulated for policyholders and their beneficiaries.

A public service which touches so intimately the lives of many millions should be and is subjected to close scrutiny and regulation. No other business of which we have knowledge is so completely regulated by law and so thoroughly and consistently supervised and controlled by public authority. This control, legal and supervisory, extends to the plan of organization, the vesting of authority and responsibility, the mathematical basis and provisions of policy contracts, the limitation of expenses, the kinds of securities in which the assets may be invested and methods of accounting and publication of statements. The persons held responsible by statute for the management of life insurance funds may act only within this system of public supervision and control and without discrimination.

Below is the conclusion of a report made by a great firm of public accountants on the financial condition of a large public-service corporation. Note that the report is more than one of simple facts, for it states an opinion. Note, however, with what extraordinary care the opinion is guarded by carefully worded statements.

In our opinion, based upon our examination and except as set forth in the three preceding paragraphs, the attached balance sheets and related statements of income and surplus together with the notes appended thereto fairly present, in accordance with accepted principles of accounting consistently

maintained (except as referred to in note (i) to the financial statements and in minor respects the net result of which is not material) during the year under review, the position of the company (separately) and of the company and its subsidiary companies (consolidated) as of December 31, 1939, and the results of their operations for the year ending on that date.

Note especially the "set-up" of the contents and introduction of a formal report of investigation on page 446.

### *Exercise 414*

Write a simple, informal report of just what took place in class yesterday or today.

### *Exercise 415*

Make an outline of one day's work in school, and from it prepare a report.

### *Exercise 416*

Write an informal report of what happened at some public meeting or entertainment which you have recently attended.

### *Exercise 417*

Keep a record of the attendance in your class for a week, and at the end of that time make a report in writing concerning the week's attendance record.

### *Exercise 418*

Based on your knowledge of some organization in your school or community draft a brief report on its operation. Recommend any changes in organization or operation that you think desirable.

### *Exercise 419*

Prepare a brief report on a book with which you are familiar. Summarize its contents and comment on its possible usefulness as a supplement.



## A FORMAL REPORT OF INVESTIGATION

A Report on the Advisability of Installing an Oil-Burning Heating Plant in the High School, Benton, Ohio

CONTENTS

	Page
1. Introduction: Origin of the Investigation	1
2. Aims of the Investigation	2
a. To discover whether an oil-burner is the best possible type of heating plant	
b. To discover, if so, which make of oil-burner is best suited to the high-school conditions	
3. Facts uncovered by the Investigation	3
a. Advantages and Disadvantages of Oil-Burners	
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4. Conclusion: Recommendations of the Investigation Committee	41
5. Appendix: Statistics and Documents	43
6. Index	65

INTRODUCTION

When it became evident that the present heating plant of the Benton high school needed to be replaced, Superintendent of Schools Franke suggested that, instead of replacing it with the same type of plant, a new and up-to-date oil-burning heater be installed. Mr. Franke urged that although the initial expense might be somewhat greater, over a period of ten years the saving in janitor's wages and in fuel would offset the extra capital outlay. Furthermore, it was claimed that this type of heat would give certain important advantages.

A committee was therefore appointed by the Mayor on February 10 last to investigate the desirability of installing an oil-burner in the high school before the next school year opened. The committee, consisting of the undersigned, submit the following report, which is the result of impartial and careful investigation on their part.

James Barrow, Chairman  
Fred Rich  
Michael Pearse  
Abigail H. Day

### *Exercise 420*

Based on reports in the daily papers or your own observations, prepare a report on the weather of a recent week.

### *Exercise 421*

Prepare a report of facts regarding the comparative merits of two radio outfits that an acquaintance is considering with a view to purchasing a set. Remember that you are simply to state the facts without making or suggesting any recommendations.

### *Exercise 422*

As secretary of the debating club (dramatic club, school orchestra, or some other organization) in your school, write in the form of a letter a report which will give a general survey of its achievements during a school year. Address your letter to the principal or the teacher in charge of the organization.

### *Exercise 423*

As treasurer of the School Savings Club of your school, address to the teacher in charge of the club a letter in which you make a report for the month ending January 31. Use the following figures:

Total deposits, \$1376.54; total deposits at the end of the preceding month, \$939.70; gain for the month, -----.

Number of depositors, 533; number of depositors at the end of the preceding month, 502; increase in number of depositors, -----.

Largest amount deposited by one pupil, \$72.50; smallest amount deposited by one pupil, 50¢; average amount deposited by a pupil, -----.

Amount in local savings bank, \$1325.75; cash on hand, -----.

Close the report with a reminder that money may be deposited with the Club every Monday from ten to two o'clock, and that deposits draw interest at 4 per cent beginning on the twentieth of each month.

*Exercise 424*

You have been asked to investigate the desirability of establishing a school orchestra and to prepare a report to be read before the school. Write such a report, mentioning its object and showing the results of your investigations on such subjects as how many students can play musical instruments, how many own their own instruments, how many kinds of instruments would be available for the orchestra, what kinds of music might be played, what purposes the orchestra would serve, what expenses might be involved in such an orchestra, how these expenses might be met, the possibilities of deriving income from performances by the orchestra, the purposes to which this income might be put, and any other points of which you think. Close the report with a definite recommendation as to what action shall be taken, if any.

*Exercise 425*

Your school is about to buy five new typewriters. Write a report in which you show the advantages and disadvantages of at least two kinds of typewriters, closing with a recommendation as to which kind shall be purchased and why.

*Exercise 426*

Your school cafeteria has been operated at a loss, and you have been asked to investigate. Prepare a report that will —

1. Show the benefits of cafeteria service for students.
2. Indicate the nature and extent of the losses.
3. Give suggestions that will make for greater economy in operation.
4. Indicate the necessity of continuing the cafeteria service in spite of a possible financial deficit.

*Exercise 427*

Prepare a written criticism of the report submitted by one of your classmates in answer to Exercise 426.

## Exercise 428

Outline the chief differences between the various types of reports.

## Exercise 429

Summarize the distinguishing features of each type of report.

## *The Summary, or Précis*

### Purpose

*The summary, or précis, is an abridgement of a longer statement.* It is frequently employed in business as a means of giving information in concise form. For example, the head of a department may summarize his yearly report for the benefit of the head of the firm, who does not care to examine the details of the whole report; or a clerk may be required to summarize the complete correspondence covering a business transaction. Many firms keep for reference brief summaries of important letters.

### Good Examples'

The student should examine carefully, as classic examples of condensation, some of the stories of Shakespeare's plays in Lamb's "Tales from Shakespeare." The book reviews which are a regular feature of certain editions of many newspapers and of some magazines furnish excellent material of a similar kind. Many of the articles in an encyclopedia are good examples of condensation.

Remember that most statements can be condensed. The hat dealer who first prepared his sign to read "Good Hats for Sale Here" condensed it as follows:

Good Hats for Sale Here  
Hats for Sale Here  
Hats for Sale  
Hats

Stopford A. Brooke compressed into a small volume of little more than two hundred pages a readable account of a thousand years of English literature.

### Method of Preparing a Summary

The following are the proper steps to take in preparing a summary :

1. Read at least once, rather quickly, the passage to be summarized.
2. Read the passage slowly, making notes of the important points.
3. Make an outline or plan.
4. Write out the summary in first draft.
5. Rewrite the summary, omitting every word that can be spared and making it read clearly and correctly.

The object of a summary is to state in the briefest possible space consistent with clearness and good usage the principal ideas in the passage being summarized. Complete sentences should be used, and the requirements of unity, coherence, and emphasis should be remembered; but no words should be used which are not really needed to make the ideas clear. In general it is better to avoid using the phraseology of the original and to state the ideas in your own words.

The following will illustrate a method of preparing a summary: No. 1 is the selection to be summarized; No. 2 is an outline of the selection; No. 3 is a summary based upon the outline.

#### 1

A great source of loss in a retail store doing a credit business is controversy over disputed accounts. So fraught with serious consequences is this phase of selling that some of the most successful merchants have gone to extremes. A great merchant in Chicago, known all over the world because of his success, impresses upon all his employees the importance of treating every customer as if the customer were always right, no matter

whether she is or not. A leading merchant in Boston takes the same position, although he states it in a little different way. He says, "Let the public think that they are 'DOING' us."

He himself carries this policy to an extreme. Walking through a department, he noticed a woman who was much excited over something. He asked the head of the department what the trouble was. The department head replied that the woman had not purchased a hat in his department, though she apparently felt sure she had, and that she wanted to exchange it for something else, saying that she did not like it. The merchant instantly said, "Take the hat and give her credit for it."

The department head was so chagrined and angered at the injustice of this order that he immediately resigned. The merchant then drew his own check for the hat and gave it to the head of the department, refusing at the same time to accept his resignation.

The merchant's wide knowledge told him that some day the woman would find out where she bought the hat, and that then for the rest of her life she would talk about his store and its liberal treatment of its customers. Therefore he settled the controversy instantly as described above. The incident was retold so often that it got into print and became famous throughout New England. That thirty-dollar credit for a hat — an absolutely unjust credit — probably gave his store \$10,000 worth of free advertising.

This may be considered, of course, as an unusual incident, but it indicates the policy that the merchant must adopt. He must settle a controversy in the customer's way, provided that the customer believes she is right. He must settle it in her way, even though she is not right, and even though the settlement causes a loss to the merchant. — *Adapted from GOULD'S "Where have my Profits Gone?"*

## 2

- I. Disputed accounts source of loss
- II. Policies of leading merchants
  1. Chicago merchant
  2. Boston merchant

**III. Specific instance of customer with hat**

1. Cause of difficulty
2. Remedy taken by manager of store
3. Results of remedy

## 3

Disputes over accounts may cause such serious loss to a retail business that many merchants aim to settle them exactly as the customer demands. A prominent Chicago merchant requires his employees to act in all such cases as if the customer were right. When a woman brought to the store of a Boston merchant a hat which she had not bought there, he immediately gave her the credit which she demanded. He did this, knowing that the woman would later discover her mistake and advertise widely his liberal treatment. If a customer believes she is right in a controversy, a merchant must settle it to her satisfaction. Such a policy pays.

**Exercise 430**

Summarize in a paragraph the material given on page 446, "A Formal Report of Investigation."

**Exercise 431**

Write a brief summary of this chapter.

**Exercise 432**

Write a review of this book in which you summarize the advantages to be derived from studying it.

**Exercise 433**

List in diary form the happenings of any one day of your vacation. Then write a paragraph summary of the material in your diary for that day.

**Exercise 434 · Oral**

Summarize the news of a particular day as it appears in your local newspaper.

### *Exercise 435*

Be prepared to summarize in a three-minute talk a book which you have recently read and enjoyed. Use an outline if you consider it helpful.

### *Exercise 436 • Oral*

Report to the class in summary form the main facts of a speech or lecture which you have heard.

### *Exercise 437*

In a paragraph or two summarize the story of a play which you have recently seen.

### *Exercise 438*

Bring to class a newspaper editorial and a brief summary of it that you have written.

### *Exercise 439*

Make a summary of the annual report of the superintendent of schools in your community.

### *Exercise 440*

Summarize each paragraph in the following selection in not more than two sentences. Then summarize the whole selection in not more than two sentences.

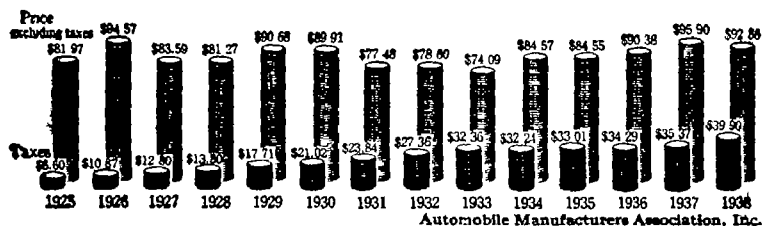
Few finished articles of manufacture have a simple pedigree. To most of them not a single factory but a group of factories have contributed. Intricate ties bind different manufacturing industries together. There is no factory but *uses* some materials already worked upon by other factories; many *use* such partly fabricated materials exclusively. A single plant may draw the constituents for its output from a score or more of distinct factory industries. Conversely, many factories produce nothing which goes directly to final consumers: their entire output is destined for further elaboration by other plants.



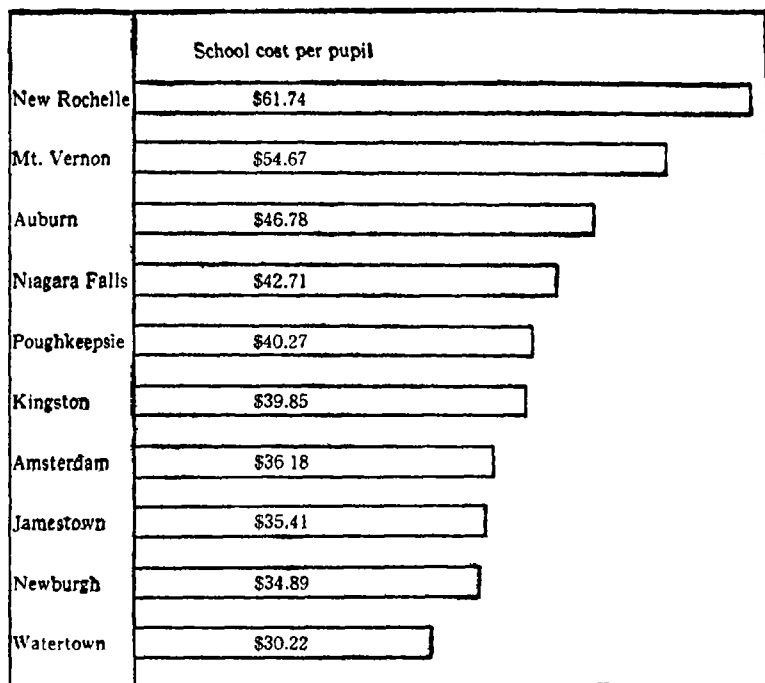
Consider the automobile factory. Ordinarily it takes none of its material direct from mine or farm or forest. It seeks instead the aid of other factories. It calls on the sawmills, the steel-works, the smelters and refineries and rolling mills handling other metals, the tanneries, the textile mills, the glass factories and paint works, the plants making nails and screws and bolts and hardware of various patterns, and on still others for minor contributions. The motor-car factory usually does not stop with buying these less advanced manufactured materials. It seeks outside its walls parts and accessories which are themselves complex products and into which, in turn, have already entered partly manufactured materials from numerous sources. It sends to Akron for tires, a highly elaborated product. It very likely buys from other concerns electrical generators and other electrical devices, batteries, speedometers, headlights, clocks. The automobile-maker may even go much farther and rely upon outside factories to furnish entire bodies or entire engines. The Bureau of the Census distinguishes the motor-car industry proper from that of making bodies and parts for motor cars, and the latter is the larger of the two in point of number of wage-earners. — E. DANA DURAND, "American Industry and Commerce"

### Graphs as Summaries

Certain types of graphs can be used to present simply and clearly complicated statistical computations. For example, the simple graph on page 455 gives a clear picture of the average cost per pupil in certain American cities. Both the graphs which follow are based on a very large and rather complicated mass of figures.



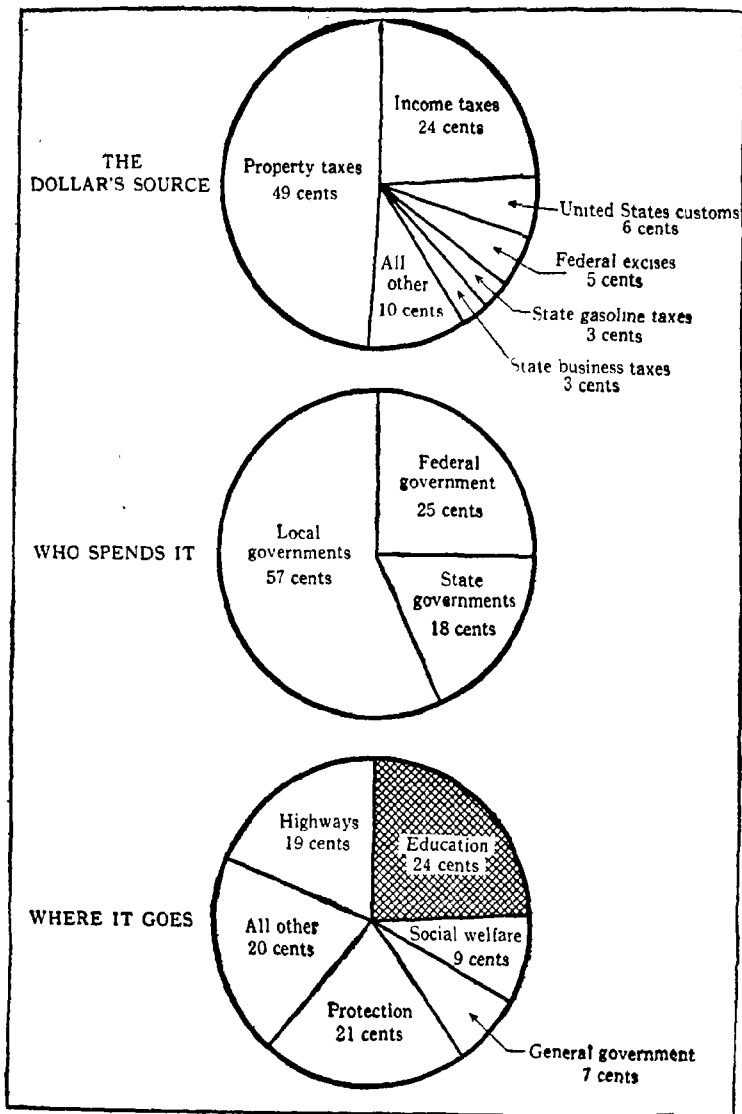
The Motorist's Yearly Gasoline Bill



**School Costs per Pupil<sup>1</sup>**

The chart on page 456 illustrates how the sectors of a circle can be used to represent clearly some interesting answers to "Where does the money for taxes come from? What organizations spend it? and Where does this money go?" Note that the percentages of distribution for only one dollar are considered, but naturally what is true of one dollar of tax money will be true also of a thousand dollars or a billion. Charts such as the one shown are among those most commonly in use. For obvious reasons they are often called "pie charts."

<sup>1</sup> From *Graphical Methods*, by William C. Marshall, McGraw-Hill Book Company, Incorporated.



**Where the Dollar Comes from and Where It Goes<sup>1</sup>**

<sup>1</sup> From *The New York Times*, Nov. 20, 1982, Bulletin of the National Education Association.

## Exercise 441

*A.* In a recent year the world's population was divided as follows: resident in the United States, 6%; in European countries, 26%; in all other countries, 68%. Prepare a graph in the form of a circle — a "pie chart" — which shows the distribution of the world's population as given above.

*B.* In the same year approximately 40,000,000 telephones were in use in the world. Of these nearly 20,000,000, or 49%, were in use in the United States; 37% in European countries; and 14% in all other countries. Prepare a chart similar to the one in *A* to show this distribution.

## Exercise 442

Collect some figures in which you are interested, such as the total amount of money that represents your expenses for one year. Prepare a graph in the form of a circle in which you use the sectors to show the various items that account for the whole expense.

## PROBLEMS

62. Imagine yourself to be the manager of a small chain grocery store, and make a report of the week's activities, showing total sales for various classes of items, total expenses, and so forth. Use whatever form you think most suitable.

63. Study some business report, preferably of a financial nature, and prepare a report similar in character. (Such a report can usually be found in a daily newspaper.)

64. Investigate at least one of the following subjects and prepare a report on the results of your investigation:

- a.* National banks.
- b.* The zone system of parcel post.
- c.* Cash registers.
- d.* Filing systems.
- e.* Opportunities in business for the male stenographer.
- f.* The making of a book.

## CHAPTER XVIII

### The Telegraphic Message

#### Classification

There are three kinds of telegraphic messages: *telegrams*, which are sent over land by wire; *cablegrams*, which are sent by means of a submarine cable; and *radiograms*, which are sent by wireless, or radio. To illustrate, a message sent from New York to San Francisco is sent by telegram; a message sent from New York to London is sent by cablegram; and a message sent from New York to a ship at sea or from one ship to another is sent by radiogram.

#### Language

All telegraphic messages imply haste and are expressed in the fewest words compatible with clearness. However, clearness, as applied to a telegraphic message, refers only to the receiver and the sender. Its meaning need not be understood by others; in fact, it is often worded expressly to conceal the meaning from anyone else. Messages of this sort are described in 2 and 3 below.

From the point of view of the language used, there are three kinds of telegraphic messages:

1. The plain-language message, which is written in any language using the ordinary alphabet.
2. The code message, in which arbitrarily chosen words signify certain messages. Code may be used in all domestic messages.
3. The cipher message, which is made up either of letters in groups which cannot be pronounced or of figures. The cipher code is really a kind of private alphabet.

The telegram heading is usually limited to the city or town, the state, and the date. Such forms of courtesy as the salutation and complimentary close are omitted. Such words as *the* and *a* or any word not necessary for clearness are omitted.

CLASS OF SERVICE OF MESSAGE	
TELETYPE	CABLE
TELEGRAM	FULL RATE
DAY LETTER	DEFERRED
NIGHT MESSAGE	CABLE LETTER
NIGHT LETTER	NIGHT END LETTER

For cable messages, check class of service and rate of message and enter when message will be transmitted on a call-out

CLASS OF SERVICE

# WESTERN UNION

NO.	CASH OR CTR.
CHECK	
TIME FILED	

William M. Brown & Co.  
234 Fifth Avenue  
New York City

Ship fast freight twenty number sixty library  
tables.

Manning, Ball and Co.

1. Every dictionary word of fifteen letters or fewer. (Any word of more than fifteen letters is counted as two words.)
2. Every isolated letter, such as *I* in *George I. Brown*.
3. Every word in a person's name.
4. The name of a city, town, state, or Canadian province, or its abbreviation.
5. Each word in the name of a county or parish, as *East Carroll, La.* (three words).
6. Five figures or less, as *500*. Notice that if this is written *five hundred*, it is two words.
7. Every cipher word of ten letters or fewer. (A cipher word of more than ten letters is counted as two words.)
8. Every abbreviation, as *Jr.* in *John Burns, Jr.*
9. Commercial abbreviations, such as *f.o.b.* and *C.O.D.*, are counted as one word.

Any number of words up to ten is sent at the minimum standard rate. There is therefore no advantage in restricting a telegram to less than ten words.

No charge is made for the signature of the sender or for the name and address of the person who is to receive the message. If the sender adds his street and number, a charge is made for such addition.

### Classification of Telegrams

There are five kinds of telegrams:

1. *The regular day message*, to which standard rates apply; that is, there is a fixed rate for ten words or less and an extra charge for each additional word.

2. *The night letter*, which is accepted up to 2 A.M. for delivery the morning of the next business day. The charge is based on twenty-five words, and the maximum charge is 50 cents for twenty-five words, regardless of the distance sent. Words in excess of that number are charged for in groups of five; that is, there is an extra charge for every five words in excess of the basic twenty-five, the charges decreasing progressively as the length of the message increases.

3. *The day letter*, which is handled as a "deferred service" and is not allowed to interfere with regular day messages. A fifty-word day letter costs one and a half times as much as a regular ten-word day message.

4. *Serials*, which are sent in installments to the same person in a given day at special rates.

5. *Timed wire service*, which involves the use, in a customer's office, on a timed basis, of equipment furnished by the telegraph company.

### Telegrams Repeated Back

Messages may be telegraphed back to the originating office for comparison. The charge for this service is equal to half the regular rate, plus the charge for the two words *Repeat Back*, which must be written at the top of the message.

### Telegraphic Money Order

The telegraph companies will transfer money by either telegram or cablegram to any point in the United States and to all foreign countries. The rate is much higher than the regular telegraph rates, the charges depending upon the amount of money transferred and the distance it is sent.

#### *Exercise 443*

Find out how much more or less expensive a cablegram of ten words from New York to London is than a three-minute telephone call between the same places. What are the advantages, if any, of a cablegram over a telephone message?

#### *Exercise 444*

Condense the following into a ten-word telegram: "I find that I cannot be in your city on Saturday, but I can meet you there on Monday next at ten o'clock in the morning if you wish."

#### *Exercise 445*

Condense into a night letter of not more than fifty words the letter at the top of page 301.

#### *Exercise 446*

Put into telegrams of not more than ten words each the following groups of facts:

1. I will be at the North Central Station at five o'clock in the afternoon next Saturday. Meet me, and bring any letters that I ought to see without delay.
2. I cannot very well come to Oldtown until Wednesday. Telegraph me if the delay will inconvenience you, and I will try to come.

#### *Exercise 447*

Wire to the Boulevard Hotel, Chicago, asking that a room be reserved for you. Be specific.



*Exercise 448*

Write the serial telegrams that are required to send the information contained in the following narrative :

The firm of Gordon & Co. unexpectedly find themselves in immediate need of a head buyer for their silk department. Members of the firm know personally Henry P. Hardwicke, who is head of the merchandise department of a large store in another city. Gordon & Co. are satisfied that Hardwicke is the best man they know for the position, and they telegraph to him, offering him \$2000. Hardwicke replies that he is unwilling to come for less than \$2500 and a two-year contract. Gordon & Co. reply that they will sign a contract for two years, giving him \$2000 the first year and \$2500 the second. Hardwicke accepts this offer.

*Exercise 449*

Condense into a night letter of not more than thirty words the letter in Exercise 290.

**PROBLEMS**

65. Miss Alice Burden is arriving from Brazil on the *Roxanna*, which is due to dock in New York tomorrow night. Her father finds that a business engagement will prevent him from meeting her, so sends a telegram. What sort of telegraphic message will reach Miss Burden? Select the kind that you think Mr. Burden would use, write the message, and calculate the cost if sent from your town or city.

66. The buyer in the toy department of a department store in your city or in a neighboring city, while on a business trip, has an opportunity to buy a fine lot of toys at an exceptionally low price for cash. She wishes to secure \$300 at the earliest possible moment. Explain fully the quickest way such a sum can be remitted to her. Calculate the cost if it is sent from your locality to a city about five hundred miles distant.

## CHAPTER XIX

### Tests and Examinations

The tests and examinations given in this chapter will indicate to a student the minimum knowledge of the rules of grammar and composition that he should possess and his general proficiency in the use of the language required in business writing.

#### I

NOTE. This test is adapted from an entrance examination prepared under the regulations governing the "Certificate of Proficiency" examinations at Boston University.

TIME: *One hour*

A. [5 points] Make a list of the italicized words in the following sentence, and after each word write its name as a part of speech :

He worked without *ceasing during the next hour, but failed despite* his efforts.

B. [10 points] Write the number of each sentence below, and after the number write the expression that will correctly complete the sentence :

1. A ----- noun, such as *jury* or *committee*, is the subject of a singular or a plural verb, according to whether the noun designates the group as a unit or the individuals of the group separately.
2. The plural of most nouns is formed by adding ----- or ----- to the singular form.
3. A noun that is the subject of an infinitive is in the ----- case.
4. The possessive of a ----- is never formed by adding an apostrophe and s ('s) to the nominative case.

5. A participle is a verbal -----.
6. A sentence containing only one predicate is a ----- sentence.
7. A sentence having two or more independent clauses (principal) is called a ----- sentence.
8. A group of words having a subject and a predicate and used as a part of speech is called a -----.
9. The sentence "He will wait until he hears from us" is a ----- sentence.
10. In the sentence "I fear that you are sadly mistaken" (*that you are sadly mistaken* is a ----- clause.

**C. [5 points]** Write the number of each sentence below, and after the number write the word or words found in the parentheses that will correctly complete the sentence.

1. I saw (the Misses Brown, the two Miss Brown, the Miss Browns, Misses Brown) in the store.

**NOTE.** *I saw two persons, each of whom was known as Miss Brown.*

2. He borrowed his (sister-in-law's, sister's-in-law's, sister's-in-laws) automobile.

**NOTE.** *He has only one sister-in-law.*

3. We formed into groups of (twos, twoes, twos').
4. We are to dine with the (Burns, Burn's, Burnses) tonight.
5. Most nouns ending in *y* preceded by a (consonant, vowel, diphthong) in forming the plural change *y* to *i* and add (s, es).

**D. [15 points]** Make a list of the numbers before the sentences below, and after each number write the word or words, taken from the parentheses, that will correctly complete the sentence:

1. He divided the estate between Mary and (I, me).
2. In such a crisis everybody should do (his, their) part.
3. The other sailor, Brown, (who, which) was rescued last, seemed the least exhausted.
4. He had asked (her and me, her and I) to go to the store.
5. Please pass me (those, them) sugar tongs.
6. My cousin took my sister and (I, me) through her office.

7. One does not wear (**this, these**) kind of shoes today.
8. I will pay the money to (**whoever, whomever**) you name.
9. (**Who, Whom**) do you suppose did it?
10. It was Tom and (**I, me**) (**who, whom**) you saw.
11. Everybody has (**his, their**) own faults.
12. I knew it to be (**he, him**).
13. I will try (**to, and**) see him this afternoon.
14. His opinion is certainly different (**from, than**) mine.

**E. [5 points]** Write the number of each of the following sentences, and after the number write the word or words taken from the group of words below that will correctly complete the sentence :

one	topic sentence	emphasis	first
unity	coherence	grammar	

1. The \_\_\_\_\_ of a paragraph sums up the contents of the paragraph.
2. \_\_\_\_\_ requires that a paragraph shall have only one central thought.
3. \_\_\_\_\_ requires that the sentences in a paragraph shall be so arranged that their relation will be clear.
4. \_\_\_\_\_ requires that each idea in a paragraph shall be expressed in such a way and placed in such a position that it will have appropriate force.
5. \_\_\_\_\_ gives sequence to the thoughts of a paragraph.

**F. [5 points]** Write the number of each of the following sentences, and after each number write a word taken from the group of words below that will correctly complete the sentence :

alike	meaning	synonyms	homonyms
antonyms	sound	opposite	

1. Synonyms are words that are nearly \_\_\_\_\_ in meaning.
2. Antonyms are words that are approximately \_\_\_\_\_ in meaning.
3. Homonyms have approximately the same \_\_\_\_\_ but are different in \_\_\_\_\_.
4. *Meat* and *meet* are \_\_\_\_\_.
5. *Good* and *bad* are \_\_\_\_\_.

**G. [5 points]** Copy the following sentences, using correct capitalization and punctuation (credit will be given only for sentences containing no errors or omissions):

1. This was his first remark why didn't you telegraph
2. Somehow I couldn't write I was too much disturbed
3. Will you wait for the mail he inquired anxiously
4. I own a copy of the encyclopædia Britannica 14th ed 1929
5. If I am not mistaken he lives at 27 gray street in an apartment facing the charles river

## II

**NOTE.** The following questions are adapted from examinations prepared for students who had completed a course in business writing.

**TIME:** *One hour*

**A. [25 points]** Write the number preceding each of the following statements, and after each number write the letter *T* if the statement is true and the letter *N* if the statement is not true:

1. *Five* of the following words are correctly spelled: initiative, perseverance, finantial, correspondence, incorporated, collectible, awkward, intinerary.
2. *C. O. D.* means "collect on demand."
3. Vacancies in office positions may be found by consulting the *Situations Wanted* columns in the newspaper.
4. Expressions like *contents noted*, *yours of the 28th ultimo*, *beg to advise*, are desirable in business correspondence because they give a business tone to the letter.
5. *Three o'clock in the afternoon* may be written 3 p.m. or 3 P.M.
6. The writing of the date of a letter in numerals — for example, 3/6/31 — is considered good business practice because it saves time.
7. The standard sheet used for a business letterhead measures  $8\frac{1}{2} \times 11$  inches.
8. When a business letter occupies more than one page, the firm's printed letterhead should be used for each additional page.

9. In the inside address it is correct to use the double title *Dr. John P. Preston, Superintendent.*
10. There are only three distinct classes of telegraph messages.
11. Telegraphic messages in code must be sent at the full rate.
12. In a telegraph message the term *C. O. D.* is counted as three words.
13. The date of a telegraph message and the address and signature of the individual sending the message are transmitted free.
14. A telegram should include a complimentary close.
15. It is good business practice to write *City* on the envelope, instead of the name of the city, when the recipient and the sender of the letter reside in the same city.
16. *F.o.b.* means "freight on board."
17. Letters containing remittances of unusual value should be sent by special delivery.
18. In a letter in which close punctuation is used, a period should be placed after the date.
19. Only first-class mail can be registered.
20. The syllables are correctly indicated in the following words: ques-tion, in-ven-to-ry, re-mit-tance.
21. The letter *t* is doubled in forming the past tense of *benefit*.
22. The function of a collection letter is to obtain payment without losing patronage.

**B. [10 points]** Each of the sentences below is faulty in construction. Rewrite the sentences in correct form without changing the meaning. (One credit for each correct sentence.)

1. Any discourtesy on the part of our employees will be appreciated if reported to the manager.
2. The committee suggests the holding of an essay contest and that two prizes should be offered by the association.
3. This office has no connection or knowledge of the house you mention.
4. Our fabric is different than the Gold Star brocade.
5. If you are interested in our investment plan, which we hope you are, we shall be glad to go into the matter with you.
6. I am certain he will give the job to whomever he finds has the most experience.

7. The cost of our made-to-order clothes is less than the clothes you buy at the store.
8. Your claim against Mr. West has been referred to me, who is now acting as the executor of his estate.
9. I will be glad to hear from you as soon as you know who shall be your successor.
10. By consulting the time-table the time of arrival was found to be 8 P.M.

C. [10 points] Select *five* of the following pairs of words, and by using each word in a sentence show clearly the difference in meaning between the words of each pair chosen. (Definitions will not be accepted.)

- |                            |                         |
|----------------------------|-------------------------|
| 1. rebate, refund          | 6. principle, principal |
| 2. continual, continuous   | 7. canvas, canvass      |
| 3. choice, alternative     | 8. adverse, averse      |
| 4. incredible, incredulous | 9. formerly, formally   |
| 5. deter, detain           | 10. expend, disburse    |

D. [5 points.] Rewrite correctly the following parts of business letters. (No credit will be given for any part that contains an error.)

1. Messrs. Wilson Duplicator Co.,  
938 Penn. Ave., Wash., D. C.  
Sirs:—
2. National Assoc. of office executives  
Broadway and Fifty Ave., N. Y. City  
Attention of Mr. G. Forbes  
Dear Sir:
3. Miss Edith Sutton  
310 Fourty Second St., Buffalo  
Dear Miss,
4. Yours Very Truly  
Martin J. Baker, M.D.
5. Respectively yours,  
Nelson P. Lowden, Secretary  
The Empire Plate Glass Co.

GR:NPL

## III

TIME: Two hours

A. [15 points] Read the following letter, and then answer it as directed below:

*Donald F. Stuart*

590 Franklin Avenue, Camden, New Jersey

ELECTRICAL CONTRACTING

June 13, 19—

Colonial Lighting Fixture Company  
247 Main Street  
Yonkers, New York

Gentlemen:

Three No. 335 pewter lightoliers included in your shipment to me last month were received in a damaged condition owing to faulty packing. I am returning these today by express and expect you to send me three others in exchange. I must insist on prompt delivery, since these fixtures are needed for an installation that I am under contract to complete by June 25.

Yours truly,

*Donald F. Stuart*

DFS/EP

Assume that you are the correspondent for the Colonial Lighting Fixture Company. Answer the letter, covering the following points in your reply. Observe a firm but courteous tone.

1. The firm's policy with respect to the return of goods is indicated on its invoice, which states, "No goods may be returned or claims made later than five days after receipt."
2. The goods referred to in this correspondence were shipped by express on May 16.
3. Mr. Stuart apparently has overlooked the condition stipulated in the invoice. Indicate the firm's willingness to make the exchange in view of the fact that Mr. Stuart is a new customer and is probably unaware of the firm's policy.



4. The firm regrets the inconvenience due to the damage and has today shipped three perfect lightoliers by express.

*B. [20 points]* Read the following selection, and then write the composition called for :

#### ONE SENTENCE TOO MUCH

The head of a business who was interested in promoting a combination to take in his concern and three others talked with a banker about securing a loan for the purpose of making his financial statement look better. He felt that the fact that his company stood so well that it could borrow \$50,000 would enable him to make a better bargain in dealing with the other men who were to enter the combination. The son of the banker was financially interested in the company whose head was seeking the loan.

After the story had been told, the banker said: "I'll not decide now. Let me think this over tonight, and I'll have an answer in the morning." His tone, however, indicated that the answer would be favorable.

Thinking to clinch the matter then and there, the business man said: "If you don't let me have this \$50,000, it is certain the combination will not be formed. If the combination is not formed, our business will blow up, and your son will lose his entire investment."

At that the banker's eyes flashed, but all he said was, "As I told you, you shall have my answer in the morning."

That night he talked to his son. "I was inclined to lend the money," he said, "until he tried to force my decision by a threat. I cannot lend money on that basis. We'd better decide to write off your loss now."

That decision cost the banker and his son \$120,000.

*Adapted*

Write a composition of about one hundred and fifty words in answer to the following questions: Did the banker use good judgment? Are his standards too high? What should you have done if you had been in his place?

**C. [15 points]** "Whoever is satisfied with what he does has reached his culminating point — he will progress no more. Man's destiny is to be not dissatisfied, but forever unsatisfied." — ROBERTSON

In a composition of approximately one hundred and fifty words show how the thought expressed in this selection may be of significance to the young man or woman about to begin a business career.

## IV

**NOTE.** The following examinations were prepared for students who had completed a course in business writing.

**TIME:** *Three hours*

**A. [15 points]** Write the number of each line below, and after the number write the word in the line that is correctly spelled :

1. comunnicate    communicate    comuncate    communnicate
2. machanic    mechanic    mecanic    michanic
3. garaunty    gauranty    guaranty    guarranty
4. compettitor    competetor    competitor    competititor
5. legal    leagil    leagel    leaguel
6. reffrence    reference    referrence    reference
7. recomend    reccomend    recommend    reccommend
8. forrein    foraign    foriegn    foreign
9. procedure    proceduir    proceEDURE    percedure
10. privilege    privelige    privelege    priveledge
11. conveenient    conveneyent    convenient    convennient
12. remittance    remittants    remmitance    remittance
13. serviceble    serviceable    servicable    servicable
14. freight    frieght    frate
15. oppertunity    oppurtunity    oppourtunnity    opportunity

**B. [10 points]** Write the number and first word of each line below ; select from each line the word or expression that means most nearly the same as the first word ; write this word or expression after the first word :

1. aggravated    annoyed    made worse    dissatisfied    decreased
2. obsolete    incomplete    absolute    uninteresting    antiquated

3. insolvent   hard   rude   unable to pay one's debts   unable to solve
4. credible   relating to creed   believable   praiseworthy   doubtful
5. verbal   spoken   regular   confidential   unusual
6. allege   assist   support   appear   assert
7. fiscal   annual   free   pertaining to fishing   financial
8. mercenary   savage   queer   seeking material reward   inquisitive
9. testimony   will   proof   certificate of character   argument
10. versatile   erect   popular   many-sided   unassuming
11. disperse   scatter   get rid of   expend   regard with contempt
12. impede   remove   drive   threaten   obstruct
13. premature   untimely   at a premium   hostile   extravagant
14. compiled   conformed   collected   forced   planned
15. reconcile   excel   defend   adjust   predict

C. [10 points] Each of the sentences below is faulty in construction. Explain the nature of the error in each case. Rewrite the sentences in correct form. (One credit for each explanation; one credit for each correct sentence.)

1. The management always has and always will insist on a small deposit when the order is placed.
2. Nobody ever knew so much about managing the plant efficiently as did our former production manager.
3. Every one of our out-of-town agents report the same economic conditions.
4. Harper only received eighteen dollars a week, although he does as much work as any other two men on the staff.
5. On account of him failing to notify us promptly, we lost the order.

D. [10 points] Each of the following sentences is faulty because of the *misuse* of a word or a group of words. Rewrite the sentences in correct form. (One credit for each correct sentence.)

1. We have made every effort to affect a better understanding with your house.

2. If you revise these specifications as suggested, you are liable to get the contract.
3. Mr. Carter telephoned, asking whether he can come in to see you at four o'clock today.
4. He is very glad that he followed your wise council.
5. He reported in detail what had transpired in the office that day.
6. He was formally with Wilson & Company, serving as chief clerk in the claims division.
7. His loyal and conscious service brought him rapid advancement.
8. We cannot act on your suggestion until we are done with this job.
9. He calculates to go abroad next week.
10. We beg to advise you that this style has been discontinued.

*E. [10 points]* Copy and punctuate correctly the following selection. (For each error in copying or in punctuation,  $\frac{1}{2}$  credit should be deducted.)

The practical value of this study is recognized by leaders in every field of business. Twenty-eight organizations answer in the affirmative the question: Do business men believe that salesmanship should be taught? The following quotation is typical of the suggestion received:

To achieve the best results in selling each salesman on our staff must be able to gain entrance to his prospect's office to prepare practical money saving solutions to the problems found and then to present these solutions intelligently and clearly.

*F. [10 points]* Do test No. 1 and two other tests from this group.

1. Assume that you were recently engaged by a newly organized company as assistant office manager. Your immediate superior arranged with several other concerns in the same line of business to have you visit their offices so that you might investigate *one* of the following practices:

- a. Use of office machines.
- b. Distribution of duties of the clerical staff.
- c. Methods of handling the correspondence.

- d. Keeping the time record of employees.
- e. Organization of the accounting department.
- f. Methods used in the collection department.

Having made a study of one of these subjects, write a letter to your superior. The letter, in about one hundred and fifty words, should set forth noteworthy features in the practice you have observed on your visits and should offer definite suggestions that might be applied to your own office.

2. Suppose that you are the secretary to the sales manager of the Majestic Automobile Agency. Mr. Austin, of the sales force, called recently on Mr. Daniel B. Putnam, of 345 Main Street, Granville, New York, and tried to interest him in the purchase of a new 1931 Majestic sedan, model 85. Write a follow-up letter to Mr. Putnam, expressing the firm's appreciation of the courtesy extended to its representative and stating why it would be to his interest to purchase one of these cars.

3. Selecting your favorite book from those you were required to read in your course in business English, write a composition of at least one hundred and fifty words dealing with *one* of the following themes. (Give title of book and name of author.)

- a. A résumé of the book.
- b. The author's skill in depicting character.
- c. The creative power of the book to cultivate high ideals of conduct or to arouse admiration for noble qualities.
- d. How the book helps a person to get a clearer outlook on life.

4. Develop one of the following themes in a carefully planned composition of about one hundred and fifty words:

- a. The opportunities of the high-school graduate in business.
- b. The problem of earning and spending.
- c. How the government aids business.
- d. The radio as an advertising medium.

## V

NOTE. The following questions are adapted from an examination prepared for a class that had just completed a course in business writing.

TIME: *Two hours*

*A. [30 points]* Using one of the subjects below, write a résumé, or summary, of what you have learned about the subject from (1) the textbook used in your class, (2) outside reading, (3) lectures and discussions in class, (4) other sources. Before writing your final answer, make a preliminary outline, with a view to making your final presentation coherent and forceful.

1. The essential qualities of a business letter.
2. Appeals to special classes (in sales letters).
3. Collection letters.
4. Reports.

*B. [20 points]* Define unity and coherence, and discuss their value and the methods by which they may be secured in a paragraph. You may use or suggest illustrations.

*C. [15 points]* So far as seems feasible, make a written list of or otherwise definitely indicate the errors in the following letter, especially errors of form and structure. Rewrite the letter, improving it in every way that you can.

The Ford School  
55 Green Street  
Akron, Ohio

June 21  
1916

The Stenotype Company  
Indianapolis, Indiana

Gentlemen:

We have just closed the first year's work in Stenotypy in this school. I am so greatly pleased with the result of this work that I feel under obligations to at once write you regarding it.

We have enrolled, during the school year, an aggregate of twenty-eight students in Stenotypy and was limited on account of the number of machines. It was largely an experiment and we

felt as though we should be conservative until its value can be thoroughly demonstrated. This has now been done to our complete satisfaction.

The Stenotypy students have worked during the same periods and under the same circumstances and with the same instructor as the Stenography students; the conditions surrounding the two classes has been substantially the same and yet the progress of the classes in stenotypy over that of Stenography has been marked.

So very pleased are we with the results attending this work, that we have made a requisition for double the number of machines for next year's work which will permit of a much larger enrollment.

Knowing that you will be glad that we are not only satisfied, but greatly pleased with Stenotypy in our school, I remain  
Sincerely yours

*Jay A. Ford*

F-D

**D. [10 points]** Explain the meaning of the following expressions:

1. open punctuation
2. block form
3. hanging indention
4. the "you" attitude
5. "The customer must be satisfied."

**E. [20 points]** Write a letter of application for the kind of position that you would like to have and for which you consider yourself qualified.

**F. [5 points.]** Point out the errors in the following sentences, and rewrite the sentences correctly:

1. New York is larger than any city in the world.
2. I object to him talking in that manner.
3. While waiting for my change at the counter, the fire alarm rung.
4. I will be pleased to consider your application.
5. After you decide on the plan of the house, your attention is turned to the materials of construction.

## VI

TIME: *One hour*

Do three tests from this group.

*A. [10 points]* Select from the words and expressions in each line below the one that means most nearly the same as the first word in the line. Copy the number and first word in each line, and after it write the word or expression which you have chosen.

- |                  |   |
|------------------|---|
| 1. ratify        | change fix a rate confirm release   |
| 2. turnover      | reinvestment transfer exchange selection  |
| 3. deferred      | opposed postponed hesitated yielded   |
| 4. deposition    | sworn statement removal from office disposal making a deposit                   |
| 5. factor        | partner result a factory worker agent   |
| 6. punctual      | regular on time efficient painstaking   |
| 7. dividend      | donation tax stockholder's share of profit commission                           |
| 8. aggregate     | total deny estimate grow worse  |
| 9. custody       | trade habit official charge ownership   |
| 10. transient    | clear unsteady hopeful temporary  |
| 11. accrued      | accumulated fell due deducted included  |
| 12. competition  | coöperation rivalry independence leadership                                     |
| 13. respectively | in a respectful manner truly together in relation to each                       |
| 14. gratuitous   | thankful well compensated fruitful free   |
| 15. creditable   | praiseworthy believable holding a claim reliable                                |
| 16. negligible   | careless that may be disregarded inattentive lightly clad                       |
| 17. discriminate | free from blame extricate involve distinguish                                   |
| 18. expedite     | order out of a country carry out with dispatch expose prepare for an expedition |
| 19. casualty     | mishap combination of causes protection offhand manner                          |
| 20. deficit      | waste excess shortage failure   |



**B. [10 points]** Copy each of the following sentences, selecting the word in parentheses that is appropriate to the sentence :

1. He is an (all-round, all-around) office man.
2. A bookkeeper's work requires (continuous, continual) checking.
3. A conscientious worker is (likely, liable) to succeed.
4. This sale offers (exceptional, exceptionable) values in outfitting every member of the family.
5. At what hotel are you (stopping, staying) for the winter?
6. The defendant (maintains, claims) that he is entitled to a bonus by the terms of the agreement.
7. An eyewitness told exactly what had (transpired, happened) at the scene of the accident.
8. Jackson (admits, confesses) that our sample is superior to the brand he has been using.
9. He has been deceived so often in similar cases that this appeal does not (effect, affect) him.
10. Why do you (leave, let) your bills become overdue if you wish to stand well in your community?
11. We shall allow you a (rebate, refund) of 50 per cent on all quantities ordered in gross lots.
12. Dr. Briggs will be the (principal, principle) speaker at the meeting.
13. Greater economy will have to be observed in the use of office (stationary, stationery).
14. The judge handed down a decision (averse, adverse) to the defendant.
15. No one (besides, beside) the office clerks received any increase in pay.
16. His interview with the superintendent was (brief, concise), but he secured the position.
17. After the opening exercises the convention (preceded, proceeded) to routine business.
18. If you complete this work, you may spend the (remainder, balance) of the morning at posting to the ledger.
19. The (bill, invoice) for material and labor amounts to \$25.
20. Saunders knows the selling end thoroughly but lacks the (capacity, ability) to develop his salesmen.

**C. [10 points]** Rewrite the following sentences correctly:

1. The new instructions should be read carefully by the office employees since they differ from those of former years.
2. He promised me that he sure would give the matter his prompt attention.
3. In talking with Mr. Ross, he assured us that your name would be submitted to the board.
4. Every member of the committee was given an opportunity to express their opinion on the advisability of changing to a five-day week.
5. This candy is accurately weighed and packed by automatic machines in sanitary cellophane wrappers.
6. Do not take the life out of your silk dresses by washing them. Let us do it in a more scientific way with our dry-cleaning process.
7. That kind of a letter is not likely to create a favorable impression on the reader's mind.
8. I shall be pleased to personally call on you and to specifically show how you can save money by this plan.
9. He was given the alternative of becoming chief clerk, head stenographer, or private secretary to the manager.
10. The three girls in the office constantly help each other, but each is responsible for her own work.

**D. [10 points]** Explain the meaning of *five* of the following business expressions: (1) banner year, (2) buying on margin, (3) drawing at sight, (4) certifying a check, (5) going into receivership, (6) mortgaging property, (7) budgeting an income, (8) liquidating a business.

## VII

TIME: *One hour*

**A. [5 points]** This test deals with what is sometimes called the *mechanics* of writing, that is, such matters as *form of a letter, indentation, spacing, paragraphing, punctuation, and spelling*. The test should be of interest to all who write letters.

Identify the parts of a business letter indicated by lines and numbers in the drawing below. List the numbers and opposite each write the name of the letter part.

The diagram shows a business letter layout with the following numbered lines:

- (1) Top line of the letter body
- (2) Second line of the letter body
- (3) Third line of the letter body
- (4) Fourth line of the letter body
- (5) Fifth line of the letter body
- (6) Sixth line of the letter body
- (7) Seventh line of the letter body
- (8) Eighth line of the letter body
- (9) Ninth line of the letter body
- (10) Tenth line of the letter body

**B. [20 points]** Write the number of each statement below and by writing *T* or *F* classify each as *True* or *False*:

1. The standard sheet of business stationery is  $8\frac{1}{2}$  by 11 inches.
2. In the "modified block" style of letters there are no indentations.
3. The date of a letter should be written thus: January, 15, 19—.
4. The date of a letter may properly be written thus: 5-31-40.
5. The date of a letter should be written thus: May 16, 1940.
6. In the envelope address, "City" is an acceptable substitute for the name of a city when a letter is mailed in the city where it is to be delivered.
7. The following is a correct envelope address:  
 Mrs. John K. Burroughs  
 25 Falmouth Street  
 Chicago, Ill.
8. The following is a correct envelope address:  
 Sheffield and Wilson  
 15 42d Street  
 New York City
9. The following is a correct envelope address:  
 Samuel Small and Co.  
 Sixth and Center Streets  
 Cleveland, Ohio
10. The term *Messrs.* is correctly used below:  
 Smith Brothers Company  
 42 Clay Street  
 Macon, Mississippi  
 Messrs. Smith:
11. It is correct to use a colon after the salutation of a letter.
12. A semicolon should never be used after the salutation of a letter.
13. *Dear Sirs* is preferred to *Gentlemen* as the salutation of a business letter.
14. The body of a business letter usually ends with a period.
15. The second sheet of a business letter should contain more than two lines.
16. *Miss* as the title of an unmarried woman is followed by a period.

17. The abbreviation for Mister is followed by a period.
18. An abbreviation is never used in the title of a firm.
19. A period is usually omitted after the signature on a letter.
20. *1st Street* is preferable to *First Street*.

**C. [5 points]** Copy and capitalize and punctuate correctly the following sentences :

1. we have made numerous efforts to collect from h. k fenton and company
2. the instructions given to me read as follows look up the legal rates of interest in the states of alabama nevada oregon texas idaho and ohio.
3. it is better to pay five dollars for a thing that is worth five dollars than it is to pay three dollars for something worth only one dollar you cannot judge by price alone the cheapest article is not always the one which is priced the lowest
4. elbert hubbard said if you work for a man in heavens name work for him if he pays you wages that supply your bread and butter work for him speak well of him think well of him stand by him and stand by the institution he represents.
5. All these helps and many others are given in our new book millinery processes by geraldine black instructor in home economics in the fifth avenue high school

**D. [5 points]** Rearrange if necessary and copy the first two addresses given below in indented style with closed punctuation. Copy the last three in the block style with open punctuation. Make in the data any additions or corrections which you consider necessary.

1. R. E. Schiller, 160 Astor St. Newark, N.J.
2. Chicago and North Western Railway Company, Chicago, Mr. W. C. Johnson, Freight Claim Agent
3. Des Moines, Ia., F. L. Marr, Hardware Merchants Trade Journal, 847 5th St.
4. J. H. White, 495 Phida Ave., East Bank, Ky.
5. Otto Beauty Shoppe, 499 6th Ave. Los Ang. Calif.

**E. [10 points]** Choose and write the best form in the following :

1. For an address: (a) 178 3rd Ave., (b) 178 Third Avenue, (c) 178 3rd. Avenue
2. For a date: (a) 1-3-38, (b) Jan. 3rd., 1940, (c) January 3, 1940.
3. For an address: (a) Phila., Penn. (b) Philadelphia, Pa., (c) Philadelphia, Penna.
4. For a salutation: (a) Gentlemen: (b) Dear Gentlemen: (c) My Dear Sirs:
5. For an address: (a) Toledo, Ohio, (b) Toledo, O., (c) City.
6. For a closing phrase: (a) I hope to hear from you soon, (b) Thanking you in advance, (c) Hoping to hear from you.
7. For a signature: (a) Miss Alice Smith, (b) Alice Smith, (c) (Miss) Alice Smith.
8. For an address: (a) Dr. Black, (b) Dr. S. M. Black, (c) Dr. S. M. Black, M.D.
9. For an address: (a) Rev. W. Brown, (b) Reverend William Brown, (c) The Reverend William Brown.
10. For an address: (a) #86 Gray St., (b) 86 Gray Street, (c) No. 86 Gray St.

**F. [10 points]** Write the plurals of the following words:

- |            |             |              |
|------------|-------------|--------------|
| 1. Country | 4. Story    | 8. Inventory |
| 2. Boy     | 5. Library  | 9. Play      |
| 3. Valley  | 6. Security | 10. Service  |
|            | 7. Receipt  |              |

**G. [10 points]** Write out in full the words given below in incomplete form.

- |             |            |             |
|-------------|------------|-------------|
| 1. Rec__ve  | 4. Bel__f  | 8. Gram__r  |
| 2. Br__kage | 5. Mil__ge | 9. Pre__de  |
| 3. P__ces   | 6. L__sure | 10. Rec__pt |
|             | 7. Proc__d |             |

**H. [10 points]** Rewrite and spell correctly all the words below that are misspelled.

- |                |               |              |
|----------------|---------------|--------------|
| 1. Applacation | 4. Signiture  | 8. Dissapear |
| 2. Salery      | 5. Allso      | 9. Fourty    |
| 3. Plaintiff   | 6. Beneficial | 10. Transfur |
|                | 7. Defered    |              |

## APPENDIX A

### Grammar

Grammar deals with single *words* and with groups of words called *phrases, clauses, and sentences*.

Every word may be classified as a *part of speech*. There are eight parts of speech, as follows :

Noun	Adjective	Adverb	Conjunction
Pronoun	Verb	Preposition	Interjection

### NOUNS

A *noun* is the name of a person, place, or thing.

girl   mob   walking   depth   street   debt   Washington

#### Classification of Nouns

A *proper noun* is the name of a particular person, place, or thing and begins with a capital letter :

George   Milwaukee   February   Wednesday

A *common noun* is a name that may be applied to any one of a group or class of persons, places, or things.

boy   city   month   day   hat   paying   opinion

If it is remembered that a noun is a name word, no difficulty should be experienced in recognizing this part of speech. We classify as nouns not only the names of such tangible objects as *coin, paper, and house*, but also words that denote such intangible things as the *value* of gold, the *appropriateness* of paper, the *height* of a house, the *rise* of prices, and the *failure* of crops. Nouns like these last, which list qualities or general ideas, are called *abstract nouns*.

A *collective noun* is a word that in the singular means a group of persons or things.

board (of directors)   crowd   school   firm

The singular form of a collective noun may be used as the subject of a plural verb when the noun is used distributively, that is, when the persons or things making up the group are thought of as separate individuals or units. Note that the word *number* is regularly followed by a plural verb when it is used distributively. (See page 27.)

The *number* of accidents is increasing.

A *number* of students are waiting to see you.

A *verbal noun* is the name of an action and is derived from a **verb**.

writing

talking

to sell

to buy

Such nouns, when they end in *ing*, are called gerunds, and they must be distinguished from the participles which have the same form but are used as adjectives (see page 50). A noun derived from a verb form and usually preceded by the preposition *to* is called an infinitive (see page 49).

## PRONOUNS

A *pronoun* is a word used to take the place of a noun or of another pronoun. The word for which the pronoun stands is called its *antecedent*.

The use of pronouns avoids the monotonous recurrence of nouns: "James saw James's friend; the friend was signaling to James" is certainly a less simple and less attractive form of statement than "James saw his friend, who was signaling to him."

### Classification of Pronouns

The classes into which pronouns are commonly divided are the following:

The *personal pronouns* — *I, we; you; he, she, it, they* — indicate, first, a person speaking; second, a person spoken to; third, a person or thing spoken of.

First person (*speaking*)

*I (we)* shall go.

Second person (*spoken to*)

*You* will go.

Third person (*spoken of*)

*He (she, it, they)* will go.

The *relative pronouns* — *who, which, what, and that* — differ from personal pronouns in that their antecedents are usually found immediately before them in the same sentence, as

He *who* neglects his business will find his business neglecting him.



Note especially that *who* refers only to persons and *which* to lower animals and inanimate things.

The *demonstrative pronouns* — *this, these, that, those* — point out or call attention to special things near the speaker or at a distance.

I think *this* is preferable to *that*.

These same words when used to modify nouns are called *pronominal adjectives*.

The *interrogative pronouns* — *who, which, and what* — are used in asking questions.

*Who* is that?      *What* do you mean?      *Which* do you prefer?

The nature of the following types of pronouns is suggested by their names:

**Indefinite:** *one, someone, any, anyone, no one, everyone, each, another, the other, neither, none, both.* *Both* always and *none* usually take a plural verb, but the other indefinites listed above are singular and are used as subjects of singular verbs. Note that pronouns that refer to singular indefinites must themselves be in the singular.

*Each* of us is in a way right.

*Everyone* should work out his own problems *himself* (not *their* own problems *themselves*.)

*Neither* of the students is inclined to express an opinion.

**Reflexive**<sup>1</sup>: *myself, yourself*, etc. "I hurt *myself*."

**Intensive**<sup>1</sup>: *myself, yourself*, etc. "He *himself* gave the order."

**Reciprocal**: *each other, one another*.

**Possessive**: *mine, his, yours, whose*, etc.

## Inflection of Pronouns

The inflectional variations in pronouns are few, as is shown by the following tables:

### PERSONAL PRONOUNS

	Nominative Case	Objective Case
	<i>First Person</i>	
<i>Singular</i>	I	me
<i>Plural</i>	we	us
	<i>Second Person</i>	
<i>Singular</i> }	you	you
<i>Plural</i> }		

<sup>1</sup> Also called *compound personal* pronouns.

Nominative Case		Objective Case
<i>Third Person (Singular)</i>		
<i>Masculine</i>	he	him
<i>Feminine</i>	she	her
<i>Neuter</i>	it	it
<i>Third Person (Plural)</i>		
<i>Masculine</i> } <i>Feminine</i> } <i>Neuter</i> }	they	them

## RELATIVE AND INTERROGATIVE PRONOUNS

	Nominative Case	Objective Case
<i>Singular</i> }	who	whom
<i>Plural</i> }		

## DEMONSTRATIVE PRONOUNS

	Nominative Case	Objective Case
<i>Singular</i>	{ this that	this that
<i>Plural</i>	{ these those	these those

REFLEXIVE <sup>1</sup> AND INTENSIVE <sup>1</sup> PRONOUNS

	Nominative Case	Objective Case
<i>First Person</i>		
<i>Singular</i>	myself	myself
<i>Plural</i>	ourselves	ourselves
<i>Second Person</i>		
<i>Singular</i>	yourself	yourself
<i>Plural</i>	yourselves	yourselves
<i>Third Person (Singular)</i>		
<i>Masculine</i>	himself	himself
<i>Feminine</i>	herself	herself
<i>Neuter</i>	itself	itself
<i>Third Person (Plural)</i>		
<i>Masculine</i> } <i>Feminine</i> } <i>Neuter</i> }	themselves	themselves

<sup>1</sup> Also called *compound personal* pronouns.

## ADJECTIVES

An *adjective* is a word used to describe or limit the meaning of a noun or a pronoun. Adjectives may call attention to color, size, shape, number, quality, and so on.

*white* house  
*large* order

*circular* space  
*thirty* days

*wide* cloth  
*twelfth* order

## Classification of Adjectives

Almost any noun can be made to do the work of an adjective.

I like life in the *country*. (NOUN)      I like *country* life. (ADJECTIVE)

Important ways in which adjectives are classified are the following :

*A*, *an*, and *the*, really limiting adjectives, are called *articles*. *A* is used before a word beginning with a consonant sound.

*a* house

*a* bill

*a* European

*An* is used before a word beginning with a vowel sound.

*an* advertisement

*an* ox

*an* hour

Note that *European* begins with the consonant sound of *y*, whereas *hour* begins with the vowel sound of *ou*.

An adjective formed from a proper noun is called a *proper adjective* and, like the proper noun, begins with a capital letter.

the *American* government

an *Indian* runner

*French* lace

Certain adjectives can be used also as pronouns, such as *this*, *what*, *which*. These are called *pronominal adjectives*; the most common are the following :

Demonstrative: *this*, *that*

Interrogative: *what*, *which*, *whose*

Relative: *which*, *whose*

Indefinite: *some*, *any*, *each*, *other*, *neither*, *both*

Possessive: *his*, *whose*

Identifying: *same*

Examples of pronominals as adjectives and as pronouns follow :

*His* book is on the desk (adjective); *his* is on the table (pronoun).

*That way* is the shorter (adjective). *That* is the shorter way (pronoun).

*Each* stenographer has her own special duties (adjective). *Each* of them has her own special duties (pronoun).

A *predicate adjective* is one used after a linking verb (see page 494) to modify the subject.

The store is *dark*.  
She was *efficient*.

You look *tired*.  
This room seems *warm*.

## VERBS

A *verb* is a word used to declare or assert something about a person, place, or thing.

He *works*.  
The mill *is closing*.  
I *waited*.  
I *could have gone*.

They *think* so.  
She *is* here.  
She *locked* the door.  
You *may be* right.

When two or more verb forms are combined to make one verb, such a combination is called a *verb phrase*:

You *may be* right.

I *could have gone*.

## Importance of the Verb

The verb may fairly be considered the most important word in a sentence. No other part of speech is absolutely necessary to the expression of a complete thought. You can now see why such expressions as the following are incomplete: the verb is lacking.

Concerning your inquiry of January 4.

Answering your letter of February 15.

Thanking you for your inquiry, Yours sincerely, John Brown.

## Conjugation

The systematic arrangement of the inflected forms of a verb is called its conjugation. A verb is inflected to show some of the variations in person (I *pay*, he *pays*); in tense (I *pay*, I *paid*); in voice (I *pay*, I *am paid*); in mood (he *pays*, if he *pays*, if he *pay*, if he *were to pay*); and so on.

*Person and number.* The person and number of a regular verb

are indicated entirely by the subject used with the verb, except that the third person present tense adds an *s*.

*I pay, he pays, we pay, they pay      I paid, he paid, we paid, they paid*

Since the important but irregular verb *be* is highly inflected, many of its forms indicate person and number (see below).

### ***Be* as an Auxiliary**

In addition to its use as a linking verb the verb *be* is frequently used as an auxiliary with many other verbs.

*Miss Brewster was requested* to speak at the banquet.

Here *was* is used as an auxiliary to make the passive verb-form *was requested*.

Because of the common use of the various forms of this verb *be* a thorough mastery of its conjugation is important. Notice carefully the forms given below :

## **The Verb *Be***

### **INDICATIVE MOOD**

#### *Present Tense*

<b>Singular</b>	<b>Plural</b>
1. I am	We are
2. You are	You are
3. He is	They are

#### *Past Tense*

1. I was	We were
2. You were	You were
3. He was	They were

#### *Future Tense*

1. I shall be	We shall be
2. You will be	You will be
3. He will be	They will be

#### *Present Perfect Tense*

1. I have been	We have been
2. You have been	You have been
3. He has been	They have been

*Past Perfect Tense*

<b>Singular</b>	<b>Plural</b>
1. I had been	We had been
2. You had been	You had been
3. He had been	They had been

*Future Perfect Tense*

1. I shall have been	We shall have been
2. You will have been	You will have been
3. He will have been	They will have been

INFINITIVES: *Present*, to be; *Perfect*, to have been

PARTICIPLES: *Present*, being; *Past*, been; *Perfect*, having been

GERUND (verbal noun): *Present*, being; *Perfect*, having been

**The Verb See**

It is also important that you know the forms of any ordinary verb. The verb *see* is given below in both its active and its passive forms:

**The Verb See****ACTIVE VOICE****INDICATIVE MOOD***Present Tense*

<b>Singular</b>	<b>Plural</b>
1. I see (do see, am seeing)	We see (do see, are seeing)
2. You see	You see
3. He sees	They see

*Past Tense*

1. I saw (did see, was seeing)	We saw
2. You saw	You saw
3. He saw	They saw

*Future Tense*

1. I shall see (be seeing)	We shall see
2. You will see	You will see
3. He will see	They will see

*Present Perfect Tense*

1. I have seen (been seeing)	We have seen
2. You have seen	You have seen
3. He has seen	They have seen

*Past Perfect Tense***Singular**

1. I had seen (been seeing)
2. You had seen
3. He had seen

**Plural**

- We had seen  
 You had seen  
 They had seen

*Future Perfect Tense*

- |                                    |                     |
|------------------------------------|---------------------|
| 1. I shall have seen (been seeing) | We shall have seen  |
| 2. You will have seen              | You will have seen  |
| 3. He will have seen               | They will have seen |

INFINITIVES: *Present*, to see; *Perfect*, to have seen

PARTICIPLES: *Present*, seeing; *Past*, seen; *Perfect*, having seen

GERUND (verbal noun): *Present*, seeing; *Perfect*, having seen

**PASSIVE VOICE****INDICATIVE MOOD***Present Tense***Singular**

1. I am seen
2. You are seen
3. He is seen

**Plural**

- We are seen  
 You are seen  
 They are seen

*Past Tense*

- |                  |                |
|------------------|----------------|
| 1. I was seen    | We were seen   |
| 2. You were seen | You were seen  |
| 3. He was seen   | They were seen |

*Future Tense*

- |                     |                   |
|---------------------|-------------------|
| 1. I shall be seen  | We shall be seen  |
| 2. You will be seen | You will be seen  |
| 3. He will be seen  | They will be seen |

*Present Perfect Tense*

- |                       |                     |
|-----------------------|---------------------|
| 1. I have been seen   | We have been seen   |
| 2. You have been seen | You have been seen  |
| 3. He has been seen   | They have been seen |

*Past Perfect Tense*

- |                      |                    |
|----------------------|--------------------|
| 1. I had been seen   | We had been seen   |
| 2. You had been seen | You had been seen  |
| 3. He had been seen  | They had been seen |

*Future Perfect Tense***Singular****Plural**

1. I shall have been seen
2. You will have been seen
3. He will have been seen

- We shall have been seen  
 You will have been seen  
 They will have been seen

INFINITIVES: *Present*, to be seen; *Perfect*, to have been seen

PARTICIPLES: *Present*, being seen; *Past*, seen; *Perfect*, having been seen

GERUNDS: *Present*, being seen; *Perfect*, having been seen

**Emphatic and Progressive Forms**

The so-called emphatic form of a verb depends upon the use of the verb *do*. Compare —

- I see him. I *do* see him.  
 I paid him. I *did* pay him.  
 I went. I *did* go.

The progressive verb forms emphasize the continuing of an action during a certain time. Compare —

- I see the city. I *am seeing* all that I can of Chicago today.  
 I paid my employees yesterday. I *was paying* my employees when you called yesterday.

**Transitive and Intransitive Verbs**

Verbs in the active voice may be classified as *transitive* or *intransitive*; but some verbs may be either, depending upon how they are used.

- I tore my dress. (Transitive)  
 The paper tore easily. (Intransitive)  
 I moved the plants in my garden. (Transitive)  
 The deer moved away quickly. (Intransitive)

A *transitive* verb is one that requires an object to complete its meaning. Thus, in the three illustrations below, *has paid*, *saw*, and *sold* express only incomplete thoughts until the object *John* or *pictures* is added. Such an object answers the question *Whom*, *Which*, or *What*?

- James *has paid* John.  
 James *saw* John.  
 James *sold* the pictures.



An *intransitive* verb is one that does not take an object to complete its meaning.

I *work*.

Advertising *pays*.

The boy *wrote* legibly.

Business *ceased* for an hour.

All these verbs are *complete* in themselves. Although no object is needed to complete their meaning, other words, used as modifiers, frequently follow the verb, as is seen in the last two sentences given above.

A *linking* verb is an intransitive verb that expresses no action but is used merely to "link" the subject with a predicate nominative or a predicate adjective.

The commonest linking verb is *be*, but *become* and *seem* are also in common use. In addition, the verbs *feel*, *sound*, *smell*, *taste*, *look*, and *appear* are often used as linking verbs. When so used they may be followed by an adjective (not by an adverb) to express a quality or state with reference to the subject.

The street *seems quiet*. (*Quiet* is an adjective denoting a quality or state of the street.)

I looked *quietly* about the room. (*Quietly* is an adverb modifying the verb *looked*.)

The air *feels keen* tonight. (*Keen* is an adjective denoting a quality of the air.)

He *feels keenly* his defeat. (*Keenly* is an adverb modifying the verb *feels*.)

## Principal Parts

Anyone who knows the present tense (first person singular) and the past tense (first person singular), indicative, and the past participle of any verb (for example, *see*, *saw*, *seen*), and who knows also the auxiliary verbs (*have*, *be*, *shall*, *will*, *do*, etc.), is prepared to construct any form of that verb. These three forms are therefore called the *principal parts* of the verb.

From the present tense, first person singular, *I write*, are formed —

1. *The present infinitive*, to write.
2. *The present gerund*, writing.
3. *The present participle*, writing. (Note that the final *e* is dropped.)
4. *The future tense*, I shall write.
5. *The present subjunctive*, (if) I write.
6. *The imperative*, write.

From the past tense, first person singular, *I wrote*, are formed —

*The past subjunctive*, (if) *I wrote*.

From the past participle, *written*, are formed —

1. *The present perfect tense*, *I have written*.
2. *The past perfect tense*, *I had written*.
3. *The future perfect tense*, *I shall have written*.
4. *The perfect infinitive*, *to have written*.
5. *The perfect gerund*, *having written*.
6. *The perfect participle*, *having written*.
7. *The present perfect subjunctive*, (if) *I have written*.
8. *The past perfect subjunctive*, (if) *I had written*.

## Tenses

Tense is the form of the verb which shows the time of the action or assertion or the time when the action becomes complete. The tenses are indicated by the inflection of the verb itself and also by the use of auxiliary verbs to form verb phrases.

*I went*. (Action in the past)

*I had gone*. (Action completed in the past)

Just as there are three great divisions of time, — present, past, and future, — so there are three corresponding divisions in tense, — the *present tense*, the *past tense*, and the *future tense*.

*I see*. (Present tense)

*I saw*. (Past tense)

*I shall see*. (Future tense)

There are three corresponding tenses which show the time when an action becomes complete. These are called the *present perfect*, the *past perfect*, and the *future perfect*.

*I have seen*. (Present perfect)

*I had seen*. (Past perfect)

*I shall have seen*. (Future perfect)

## Voice

Voice is the form of a verb that shows whether the subject of the verb is acting or being acted upon. There are two voices, the *active*

and the *passive*. A verb is in the active voice when it represents the subject as acting or being.

James *typed* the letter.

I *saw* the dictaphone.

We *sold* the pictures.

This letter *seems* appropriate.

A verb is in the passive voice when it represents the subject as being acted upon.

The letter *was typed* by James.

The pictures *were sold* by us.

The active voice tends to emphasize the actor, and the passive voice the person or thing acted upon. The correct voice to use in any particular instance is the one that places the emphasis where it belongs. The active is often the more direct and natural way of expressing an idea, but an active form is not necessarily always better than a passive one. In such a sentence as "I *paid* the bill and *was given* a receipt without any argument," both an active and a passive form properly appear.

## Mood

Mood is the form of a verb which represents the manner in which the action or state is expressed. The three moods are the *indicative*, the *subjunctive*, and the *imperative*.

A verb is in the *indicative* mood when it states a fact or asks a question.

He *went* home early.

*Were* you on time this morning?

A verb is in the *subjunctive* mood when it asserts something doubtfully or conditionally.

If he *were* here, I *should feel* better.

## Number and Person

A verb must agree with its subject in number and person.

The *first* of the students to misspell a word *was* much chagrined.

A *few* of the students in this room *are* seniors.

I know five *boys* who *are* ready to go.

It is I *who have* made the error. (*Who* is in the first person agreeing with its antecedent *I*.)

Note that singular subjects joined by *or* or *neither . . . nor* are followed by a singular verb.

Cash or a satisfactory reference *is* required.

Neither Henry nor Herbert *was* present last evening.

The subjunctive mood as a distinct form is very little used in the United States, its place being commonly taken by indicative forms.

If it were possible, I should come. (Subjunctive, implying a condition that is known to be untrue)

If it is at all possible, I will come. (Indicative)

A verb is in the *imperative* mood when it expresses a command or an entreaty.

(You) Shut the window.

(You) Please wait for me.

The subject *you* is understood but seldom expressed in the imperative.

The style or expression suitable to business naturally avoids the dictatorial tone of the imperative mood, preferring the softer tone obtained by the use of the indicative with auxiliary verbs or the subjunctive. Compare the following :

1. Pay this bill before October 10.
2. All bills are properly paid by the tenth of the month.
3. All bills should be paid by the tenth of the month.

## ADVERBS

An *adverb* is a word used to modify a verb, an adjective, or another adverb.

He works *swiftly*.      This is a *very* large store.      He talks *too* fast.

Adverbs answer such questions as Where? When? How? How much? That is, they denote place, time, manner, degree, and so on.

He is coming *here*. (Place)      He acts *impulsively*. (Manner)  
We shall buy it *soon*. (Time)      They were *greatly* surprised. (Degree)

Many adverbs are formed by adding *ly* to the corresponding adjectives.

quick	easy	sure	angry
<i>quickly</i>	<i>easily</i>	<i>surely</i>	<i>angrily</i>

## PREPOSITIONS

A *preposition* is a word used before a substantive (noun or pronoun) to show the relation between the substantive and some other word in the sentence. Some of the common prepositions are —

after	by	in	through
before	down	of	to
beside	for	on	under
between	from	since	with

## Function of a Preposition

In the following sentences notice how each preposition shows the relation between the following noun or pronoun and a preceding word:

The proprietor *always* walks *to* the store. (*walks* and *store*)

Good oranges come *from* several of our states. (*come* and *several*; *several* and *states*)

A wide-awake salesman looks *for* customers. (*looks* and *customers*)

I will go *with* you. (*will go* and *you*)

## Position of a Preposition

A preposition ordinarily precedes its object, but in numerous instances may follow it, even when such an order places the preposition at the close of a clause or sentence. Such expressions as "What did you do that for?" "I don't know what we are coming to!" and "What book is the quotation in?" are justified by the best usage.

## CONJUNCTIONS

A *conjunction* is a word used to connect words, phrases, or clauses.

Black *and* white.

He was a man of honor *but* of bad temper.

You may go *or* you may stay.

## Classification of Conjunctions

A *coördinating* conjunction is one which connects words, phrases, or clauses of equal order or rank. The principal coördinating conjunctions are —

and            but            or            for            nor

A *subordinating* conjunction is one which connects a subordinate, or dependent, clause with a principal clause. The principal subordinating conjunctions are —

after	whenever	if	unless	why
before	where	since	though	than
until	wherever	as	although	that
when	whether	because	then	

Common *compound* conjunctions (that is, those made up of more than one word) are —

in order that	so that	as though	as soon as
provided that	as if	even if	in case that

These are all subordinating conjunctions.

Conjunctions that are used in pairs are called *correlative* conjunctions; common examples are —

both . . . and	neither . . . nor
either . . . or	not only . . . but also

## INTERJECTIONS

An *interjection* is a word used to express strong feeling; it is not grammatically related to any other word in a sentence.

O or oh	ah	alas	hurrah	bah	pshaw
---------	----	------	--------	-----	-------

## OTHER GRAMMATICAL TERMS

In addition to the names of the eight parts of speech there are a number of other grammatical terms with which one should be familiar. Those which refer to words used as two parts of speech at once or to words used in some special sense, so that they can hardly be classed under any part of speech, include the following:

### Infinitives

An infinitive is to be thought of as partaking of the nature of both a noun and a verb at the same time, just as a hydroplane is both an airplane and a boat at once.

*To work* hard is important      I am learning *to write* shorthand.

*To work* as the subject of the verb *is* is a noun; yet, as is shown by the adverbial modifier *hard*, it is also a verb. *To write* considered

as the object of *am learning* is like a noun; yet it has itself an object, *shorthand*, and so is also a verb.

### Participles

A participle is an adjective derived from a verb. Like the infinitive, it may do the work of two parts of speech at one time. The present participle always ends in *ing*. The past participle of regular verbs ends in *ed* (or *d*).

We saw him *tying* a parcel. (Present participle)

*Seen* from this distance, the store resembles a church. (Past participle)

*Tying* modifies the pronoun *him* and so is an adjective; as a verb it has an object, *parcel*. *Seen* is both an adjective modifying *store* and a verb modified by the adverbial phrase *from this distance*.

### Gerunds

A gerund is a word which is at once a noun and a verb. It has the same form as the present participle.

*Tying* parcels is his job.

*Seeing* is not always *believing*.

*Tying* is the subject of *is*; *parcels* is its object.

*Seeing* is the subject of *is*; *believing* is a predicate nominative.

### Expletives

The pronoun *it* and the adverb *there* are each often used as a kind of introductory subject to allow the real subject to stand in a more emphatic place, after the verb. In such a use, *it* and *there* are called expletives.

*It* is seldom that he comes to see us. *There* was a big truck at the door.

When *there* as an expletive introduces a sentence or a clause, a verb following *there* agrees with the substantive following the verb, for this substantive is the true subject.

*There* is a typewriter in every room.

*There* are five typewriters in each classroom.

### Substantive

Any word or group of words performing the functions of a noun may be called a substantive. Such expressions may be nouns, pronouns, phrases, or clauses. The italicized words or expressions in the following are substantives:

*Douglas waited. He waited.*

*To err is human ; to forgive, divine.*

*"The Man who would be King"* is a well-known story by Kipling.

*I think it will rain tomorrow.*

## SENTENCES

A *sentence* is a group of words expressing a complete thought :

He walks.

He works at his desk long after the store is closed.

A sentence is made up of two parts : the *subject*, which names the person, place, or thing spoken of, and the *predicate*, which says something about the subject.

Agents travel.

Customers buy.

The store is closed.

*Agents, customers, and store* are subjects ; *travel, buy, and is closed* are predicates.

The *subject substantive* (*simple subject*) is the noun or pronoun which signifies that about which the assertion is made, as *agents* in the first sentence, and the *predicate verb* (*simple predicate*) is the word which makes the assertion, as *travel*.

Either the subject substantive or the predicate verb or both may be enlarged to any extent by the addition of qualifying words and expressions called *modifiers*.

The subject substantive, together with all its modifiers, is called the *complete subject* ; and the predicate verb, with all its modifiers, is called the *complete predicate*.

Enterprising agents of the great industries travel far, sometimes across the continent.

In this sentence the complete subject is *Enterprising agents of the great industries* ; the complete predicate is *travel far, sometimes across the continent*. The subject substantive is *agents* ; the predicate verb is *travel*. All other words are modifiers.

## Ellipses

Good usage often permits the omission of words that are necessary to the grammatical completeness of a sentence.

While (*he was*) still in high school, he paid his own expenses.

Although (*she is*) barely out of her teens, she manages the department.



I can type as fast as Pauline (*can type*).

Have you ever misspelled your own name? Yes, I have (*misspelled it*), a number of times.

I hear (*that*) he is rather obstinate. No, (*he is*) not particularly so.

Such ellipses are quite different from expressions like the following, which do not contain even an understood subject and predicate:

Replying to your letter of January 15.

Thanking you for your letter, Yours truly, Sam Slick.

It is a safe rule to insist that in ordinary writing any expression that is treated as a sentence shall have a complete subject and predicate.

**NOTE.** In imperative statements the subject is regularly omitted, being always understood to be *you*. "Go to your desk" means "You go to your desk."

### Sentence Classification

According to their *use*, sentences may be classified as follows:

A *declarative* sentence is one which declares or asserts something. It may express a fact, in which case it is in the indicative mood. It may express a command or a request, in which case it is in the imperative mood.

There will be a meeting of the council tonight.

Give me the check. Please telegraph at once.

An *interrogative* sentence asks a question.

Who was the first president of the United States Steel Corporation?

An *exclamatory* sentence expresses strong feeling or emotion; it may be either declarative or interrogative.

What a wonderful bargain that is!      Don't tell me it is true!

According to their *structure*, sentences are classified as follows:

A *simple* sentence contains but one statement; that is, it has but one subject and one predicate.

The stranger entered the office.

A *compound* sentence contains two or more principal (independent) statements.

The secretary opened the door, and a stranger entered the office.

It should be noted that a sentence may have a compound subject or a compound predicate or both and still be a simple sentence. In "Men and women often occupy similar positions in business" the subject is compound; in "Men often do no more than women and yet receive more pay" the predicate is compound; in "Men and women today take up much the same business occupations but often receive different pay" both the subject and the predicate are compound. If *they* were inserted before *receive different pay*, the sentence would be compound.

A *complex* sentence contains one principal (or independent) statement and at least one subordinate (or dependent) statement.

When the secretary opened the door, a stranger entered the office.

A complex sentence often makes the relation between two statements more clear than does a compound sentence.

## CLAUSES

A *clause* is a group of words which contains a subject and a predicate, but which is used as part of a sentence. Each statement in a compound or complex sentence is a clause. Clauses are of two kinds:

A *principal* (independent) clause is the name given to each statement of a compound sentence and to the principal, or main, statement of a complex sentence.

A *subordinate* (dependent) clause is one which qualifies, or limits, a principal clause. A complex sentence always contains at least one subordinate clause. Thus, in the sentence "I know the man *who is here*," *who is here* is the subordinate clause and performs the work of an adjective in that it tells something about the noun *man*.

Subordinate clauses may be *substantive* (noun) clauses, *adjective* clauses, or *adverbial* clauses, according to whether they perform the functions of a noun, an adjective, or an adverb.

I know *that he is right*. (Substantive clause, object of verb *know*)

The store *which I pointed out to you* belongs to my brother. (Adjective clause, modifying the noun *store*)

I shall leave *when the clock strikes ten*. (Adverbial clause, modifying the verb *leave*)

*When the letter came* (adverbial clause), he was at the desk *which is near the window* (adjective clause).

Connected clauses that are of the same rank, whether principal or subordinate, are said to be *coördinate*. They are usually connected by coördinating conjunctions.

*He went on with his work, and I stepped to the telephone.* (Principal coördinate clauses)

*His employers promoted him because he has natural ability and because he is diligent.* (Subordinate coördinate clauses)

## PHRASES

A *phrase* is a group of connected words without a subject and a predicate. *Phrases* are substantive, adjective, adverbial, or verb phrases, according to whether they are used as nouns, adjectives, adverbs, or verbs:

*Accepting rebates from railroad companies* is sometimes forbidden by law. (Substantive phrase, subject of the verb *is*)

I spoke to the superintendent *of the store*. (Adjective phrase, modifying the noun *superintendent*)

He went *up the ladder*. (Adverbial phrase, modifying the verb *went*)

She *has written* the letters which you dictated. (Verb phrase)

## **APPENDIX B**

### **Postal Information**

#### **Sources of Information**

The Post Office Department of the United States issues a pamphlet containing "general information upon subjects relating to the Postal Service. It is published for the use and guidance of the public and is free for distribution."

A copy of the "United States Official Postal Guide" is kept on file in nearly all post offices and may be consulted by the general public.

With detailed information thus available we need give only the briefest outline of the functions of the Post Office Department and a résumé of some of the information for which there is common use.<sup>1</sup>

#### **Classification**

The business of the postal service may be broadly classified under five heads:

1. The post office proper, for the handling of ordinary mail matter,—that is, of the first, second, or third class.
2. The money-order department, for the selling and cashing of money orders.
3. The registry department, for the greater security of valuable mail matter.
4. The postal savings system, for the receiving of deposits in a manner similar to that of a savings bank, with the added security of the United States government for payment.
5. The parcel-post department, for the handling of packages larger than those ordinarily sent by mail, which are to be transmitted to any part of the United States or its possessions or to certain foreign countries. (Parcel-post matter constitutes the fourth class.)

<sup>1</sup> The World Almanac, which is published annually, also gives authoritative and comprehensive information, which has been revised by the Post Office Department.

### *Domestic Mail Matter*

#### **Classification and Rates of Postage**

Domestic mail matter includes mail for delivery within the United States and its dependencies, including Puerto Rico, the Philippines, and the Canal Zone. *First-class matter* includes written and sealed matter, postal cards, and private mailing cards. The rate for letters within the local zone is two cents and outside the local zone three cents for each ounce or fraction thereof. The rate for postal cards is one cent. The limit of weight is seventy pounds. *Second-class matter* (unsealed) includes newspapers and periodicals bearing notice of entry as second-class matter. When sent by other than publisher or agent the rate is one cent for each two ounces or fraction thereof. Copies of newspapers or periodical publications must be complete. There is no limit of weight. *Third-class matter* (unsealed) includes miscellaneous printed matter, for which the rate is one and one-half cents for each two ounces or fraction thereof, and books, catalogues, seeds, bulbs, and plants, for which the rate is one cent for every two ounces or fraction thereof. The limit of weight is eight ounces. *Fourth-class matter*, or *domestic parcel post*, now includes general merchandise, farm and factory products (and books etc. if over eight ounces in a package) in packages of limited dimensions not exceeding seventy pounds in weight. The rates vary with weight and distance.

#### **Special Delivery**

For an additional fee of ten cents or over, varying according to weight, for each letter or parcel, including packages sent by parcel post, special delivery may be had; that is, upon arriving at the post office nearest to the addressee the letter or package will be delivered at once by special messenger.

#### **Special Handling**

For an additional fee, varying according to weight, fourth-class matter will be sent as first-class matter.

#### **Air Mail**

The charge for air mail is six cents an ounce or fraction thereof, but to Puerto Rico and the Virgin Islands it is ten cents for each half ounce or fraction thereof.

**Registry System**

For an additional fee of fifteen cents or over, varying according to value, for each letter or parcel, not including packages sent by parcel post, special care in the transit and delivery of matter is guaranteed, and, if desired, a return receipt, or an acknowledgment of delivery signed by the receiver, may, for an additional fee of three cents, be returned to the sender. The amount recoverable from the government in case of loss is limited to \$1000.

**Insurance**

Third-class and fourth-class mail may be insured against loss or damage in an amount equivalent to its value, varying from \$5 for a fee of five cents up to \$200 for a fee of thirty-five cents.

**Money-Order System**

This system offers a convenient method of making remittances by mail. Money orders are issued in varying amounts from one cent to \$100, and as many orders as desired may be obtained.

**Postal Savings System**

This system provides country-wide facilities for depositing savings, at interest, with the United States government as security. Any person ten years of age or over may become a depositor. Deposits are accepted from individuals only. No account can be opened for less than \$1. Simple interest is allowed at the rate of two per cent for each full year that the money remains on deposit, beginning with the first day of the month following the one in which the deposit is made. No person is permitted to have a balance to his credit of more than \$2500, exclusive of accumulated interest.

*Foreign Mail Matter*

In general, mail matter sent to foreign countries is subject to the rules and regulations of those countries. Almost all countries are in the Postal Union and have adopted certain regulations regarding the treatment of foreign mail that apply throughout most of the world. Thus undelivered mail of the first class is returned to the sender; registered mail is handled with special care; and any mail may be opened if it seems to contain dutiable matter.

## APPENDIX C

### Proofreading

Since a business man is likely to have much of his advertising and circular matter printed, it is well for him to be able to correct proof by means of the ordinary signs used by printers. There is considerable variation among printers in regard to some of the signs employed. Those given on the following page are in common use.

In making a correction two signs are employed: one in the body of the proof, to call attention to the exact place where the change is to be made; the other on the margin of the proof sheet, to tell the printer what change is made. The main thing, however, is to make your correction so that the printer will understand it. Write out your correction if you think it cannot be made plain in any other way. Frequently proofreaders draw a line from the symbol in the margin to the place in the body of the text where the correction is to be made.

Where several words require a different order, the words are numbered in correct order and necessary directions given in the margin.

If a number of words have been left out of a line, write them at the most convenient place in the margin and draw a line from them to the place where they are to be inserted. A caret may be used to mark this omission.

The proofreader's marks which are found on the following page by no means represent all that are used. They are the ones, however, which are most commonly required for making ordinary corrections. These marks may appear difficult at first, but they are really simple and, with a little practice, may be handled with ease. If you will practice correcting your own compositions and letters by means of these symbols, you will become not only proficient in their use but also alert to some of your own deficiencies. Awareness of these will help you to overcome them.

## SOME MARKS USED BY PROOFREADERS

<i>∇</i>	Take <del>it</del> out	Take out ( <i>del</i> )
<i>3</i>	the clerk's judgment	Take out and close up
<i>cost</i>	at any <u>price</u>	Substitute
<i>ational</i>	First Bank	Insert
<i>tr.</i>	a <u>sale</u> bargain	Transpose
<i>ital</i>	the <u>electric</u> car	Put in italic
<i>Cape.</i>	NEW YORK <u>CITY</u>	Put in capitals
<i>s. c.</i>	NEW <u>YORK CITY</u>	Put in small capitals
<i>l. c.</i>	Norton <u>TRUST</u> Company	Lower case
<i>¶</i>	at an end. <u>The new company</u>	Begin a new paragraph
<i>○</i>	The sale was over <u>~</u>	Insert period
<i>/</i>	Chicago/ Ill.	Substitute comma
<i>stet</i>	the <u>greatest</u> game	Retain matter crossed out
<i>[</i>	[ the advertising department	Move to the left
<i>]</i>	a commission house <i>]</i>	Move to the right
<i>Lead</i>	Smith's <u>Champion</u> Brand	Set in heavyfaced type
<i>(bold)</i>	a run on the bank.	
<i>to ¶</i>	<u>Moreover</u> this	No paragraph
<i>②</i>	58¢ per <u>yard</u>	Is this right?
<i>of</i>	the third day <u>the week</u>	Matter omitted
<i>9</i>	a Baldwin apple	Reverse letter
<i>¶</i>	an electric car	More space
<i>∩</i>	the street railway	Close up
<i>16/17</i>	the <u>Champion</u> Brand	Insert quotation marks
<i>==</i>	a <u>cashier's</u> check	Straighten letters on line

## Suggestions for Exercises

1. From time to time students may be required to correct each other's written work by the use of the marks given above.
2. The members of a class may be asked to prepare exercises to be exchanged and corrected as "proof."
3. The proofreader's marks should be written with care.



## Exercise A

Rewrite the proof sheet given below, making all the corrections called for

## A PROOF MARKED FOR CORRECTION

An American child would haveto take a long # *tr.*  
 journey if he wished to trace th wheat which he *e/*  
 eats in his bread. perhaps he would have to go to *cap. tr.*  
 Dakota to *it see* planted, and if he watche the *rd/*  
 whole process of reaping and harvesting, he might *the/*  
 have to ride many miles from farmhouse where he  
 was staying. Then it would be necessary to follow  
 to the local market, and next, perhaps, to Chicago *cap.*  
 and onto the elevator. *it's/ i/*  
 After that he might go the wheat on a train to *with*  
 New York City, follow it to the Mill, then to a *l.c./ 9*  
 wholesale establishment, then to the retail store, *tr.*  
 then to the bakery, then and to small the grocery *tr.*  
 where his family bought their bread. Finally, he *tr.*  
 would ride to his home, and so would arrive along *tr.*  
 with the wheat which he saw planted hundreds of  
 miles away. — KELLER and BISHOP, "Industrial and *tr.*  
 Commercial Geography"  
 on the delivery wagon,

## Exercise B

Copy the following selection, and correct it by reference to the letter on page 377. Use proofreader's marks for each correction. Rewrite the selection, making the corrections indicated by the signs.

usually the Furniture which I buy of your house comes in good order but the lasj lot, your invoice No. 8963 was in bad shake. Chiffonier No. 3881 was scratched and the glass was broken. A legs one on of the chairs wa cracked and the leather on couch No. 617 was scratched, where the finish on the whole was not upto the standard. A part of

tHis furniture I had sold to one op my very best customers on the Coast from the description given in your catalogue; and he is impatiently awaiting its arrival.

You can therefore imagin that I am not in a happy state of mind. perhaps the rail road company is responsible for the breakes and acatches, but it looks to me s if your packer were at fault while the poor finish is up to you. I am writing to you personally for I know that you will give me your immediate attention. Wire at once letting us know what you are going to do about it.



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